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ABSTRACT

This annotated bibliography contains summaries of studies of consumer services in 39 fields, plus summaries of publications of interest to consumer advocates, published during the past 10 years. Since most service providers do business in a single locale, the evaluations are usually local in scope (for example, a comparison of major appliance repair firms in Washington, D.C.), although assessments of an entire service industry rather than of individual providers, suggestions to aid individual consumers in shopping for a given kind of service provider, general information about a service field, common problems and "ripoffs" in a service field, instructions for do-it-yourselfers, and methods for conducting consumer studies are included. The bibliography is organized into two parts. The first part covers the 39 service fields, arranged in alphabetical order. Example fields included are abortion clinics, appliance repair, auto repair, day care services, employment agencies, food stores, hospital emergency rooms, opticians, plumbers, schools, and television repair shops. The second part covers four general topics on producing and disseminating service provider evaluations (fund-raising and selling publications, libel law, publicity, and research methods). The annotations of those documents that report evaluations of service providers focus on the characteristics that were assessed, the means of data collection, and the basic findings. Names and addresses of contact persons and sources of the documents and related research materials and methodology are provided. (KC)

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EVALUATIONS OF FIRMS AND PROFESSIONALS WHO PROVIDE CONSUMER SERVICES

AN ANNOTATED BIBLIOGRAPHY OF CONSUMER STUDIES

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December, 1980

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INTRODUCTION

- San Francisco Consumer Action found that the price of eye examinations in Alameda County varied by 180 percent and the prices of similar plastic frame eyeglasses varied by 230 percent, but it found no correlation between price and quality.
- *Washington Consumers'* CHECKBOOK found several dozen Washington, D.C. area auto repair shops where quality was far above average (judging by adequacy of equipment, customer satisfaction, and other measures), but costs were lower than average.
- Public Citizen and the Health Research Group found prices for cockroach treatment in the Washington, D. C. area for a six-room apartment varied by as much as 360 percent, with little correlation between price and quality.
- The New York State Consumer Protection Board found only 16 of 66 data entry job training programs in the state to be of high quality; most of these 16 were relatively low-cost.

Consumers quite naturally wish to find the best quality service at the lowest possible price. But finding reliable information on quality or prices is often difficult. Because of this, the marketplace in which services are purchased works poorly. There are large differences among service providers (firms and professionals who provide consumer services) in both price and quality, and little price-quality correlation.

In recent years, many consumer groups, newspapers, magazines, government agencies, consumer educators, and others have made significant efforts to provide consumers with comparative information on auto repair shops, banks, day-care centers, nursing homes, physicians, and various other types of service providers. Such information is not only an aid to individual consumers, but also a stimulus for improved functioning of the marketplace.

This annotated bibliography describes briefly major service provider evaluations conducted throughout the United States during the last ten years. It is hoped that information on the methods and findings of these evaluations will encourage other groups to initiate such studies, make it easier to conduct them, and ultimately contribute to the improvement of our economy.

Since most service providers do business in a single locale, the evaluations are usually local in scope. They are seldom distributed nationally, seldom discussed by the national media, and seldom catalogued in nationwide indexes. Consequently, they are difficult to find, and many groups unnecessarily start their studies from scratch. This bibliography will help such groups to identify related studies, learn about their methods, and contact potential resource people.

SCOPE OF THIS BIBLIOGRAPHY

An extensive search was conducted for service provider evaluations in 63 fields. Documents reporting general suggestions useful for the conduct or dissemination of such studies were also sought. The search was aimed at identifying documents produced from 1970 through 1979, but a few from before or after that period were located. Three printed indexes to periodicals were scrutinized; seven computerized information retrieval systems were queried; the tables of contents of seven consumer journals and several professional journals were examined; a library card catalog was checked; and hundreds of phone calls were made to national consumer organizations, local consumer groups, federal agencies, state and local government offices, professional organizations, university groups, magazines, newspapers, TV stations, and others.

In addition to service provider evaluations and discussions about how to do such studies, several other kinds of documents were identified and are reported in the bibliography. These include documents that provide the following: assessments of an entire service industry rather than of individual providers, suggestions to aid individual consumers in shopping for a given kind of service provider, general information about a service field, common problems and "ripoffs" in a service field, and instructions for do-it-yourselfers.

In 24 of the 63 service fields, few if any documents were found; so only 39 fields are covered in this bibliography. A few appropriate documents undoubtedly were not identified, and some that were identified could not be located. Furthermore, some located documents were not annotated because: they were quite similar to others already annotated, they were judged to be of low quality, or they were otherwise thought to be of marginal use to most readers of this bibliography.

Though some effort was made to exclude documents of low quality, inclusion of a document does not indicate that it reports a model study or provides impeccable advice. Many have some weaknesses as well as commendable features. The validity, efficiency, and ultimate usefulness of each study approach should be carefully considered by the reader.

ORGANIZATION OF THE BIBLIOGRAPHY

The bibliography is organized into two parts. The first part covers the 39 service fields, arranged in alphabetical order. The second part covers four general topics on producing and disseminating service provider evaluations. The table of contents lists the service fields and the general topics.

Within each service field or general topic, the documents are cited and annotated in alphabetical order. The citation information for each document (author, title, etc.) is in fairly standard format; when the author's name is not given on the document, the citation starts with the title.

The annotations of those documents that report evaluations of service providers focus on the characteristics that were assessed, the means of data collection, and the basic findings. In many cases, complete details of the study procedures are not given in the document. Research plans, questionnaires, data collection instructions, and other supplemental materials were collected whenever possible, and the document's writeup indicates whether such materials are available. Unfortunately, in a few cases, the data collection methods are not apparent from the document or supplemental material, and the people who conducted the study could not be reached by phone.

AVAILABILITY OF THE DOCUMENTS

Some of the documents are available at local libraries, but some are not. Some are currently available from their sources, but may not be in a year or two. And some are already unavailable from their sources.

One copy of each document and related supplemental material has been put in a permanent file at the Consumer Education Resource Network (CERN), but CERN will fill requests for a duplicate only if the document and/or supplemental material is not available from its source and only if certain other conditions are met.

If the document and/or supplemental material was available from its source as of October 1980, the last paragraph of the annotation provides the full address of the source and the cost (including postage, unless otherwise indicated). If the document and/or supplemental material was not available from the source as of October 1980, CERN has arranged to make duplicates. But CERN will make only a single copy and only if you (1) state an intention to use the copy solely for private study, scholarship, or research, and (2) send prepayment of 6 cents per page in the form of a check or money order. The address and phone number of CERN are:

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The lengths of the document and the supplemental material (e.g. Doc=32pp, Sup=4pp) are given at the end of the annotation. If either is more than 50 pages, the page numbers of a few parts that provide a reasonable overview of the content are indicated within parentheses.

FUTURE UPDATING OF THIS BIBLIOGRAPHY

This bibliography was prepared as part of a larger project designed to stimulate more and better evaluations of service providers. Another part of the project is the establishment of a network of consumer groups, consumer educators, and consumer writers, who will share their experiences in doing such evaluations. That network will have a quarterly newsletter called *Service Evaluation*, and the first issue will be released in February of 1981. The introductory subscription rate is $18, and it can be ordered by sending a check or money order to:

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PART I: SERVICE FIELDS

ABORTION CLINICS

Abortion, A Woman's Right To Choose: A Guide to Abortion In The D.C. Area. Washington, D.C.: Women's Health and Abortion Information Project, Washington Area Women's Center, undated.

This document reports a comparison of abortion clinics in metropolitan Washington D.C. For each clinic it reports the different kinds of services provided, some indicators of the quality of the service, and fees. The quality of service was assessed by impressions of the investigators about medical safety and the care shown toward patients. Staff and patients from the clinics were interviewed, and abortions or counseling sessions were observed.

The study found that prices differed by as much as 37 percent for an abortion performed up to 13 weeks from the last menstrual period.

The first part of this booklet devotes space to questions and fears that new patients might have about abortions, costs of abortions, different forms of birth control, and where to get more information on clinics. In the second part, for each clinic judged acceptable, information is given on costs, financial assistance, age and consent requirements, and the method of abortion.

Details of the study plan and copies of the major data collection instruments are not available in the reference document or as supplemental materials.

The document is available from CERN.* [DOC = 21 pp]

Abortion Clinics. *Washington Consumers'* CHECKBOOK 1, no. 1 (Winter 1976):47-57.

This document reports a comparison of abortion clinics in metropolitan Washington D.C. For each clinic it reports the different kinds of services provided, some indicators of the quality of the service, and fees.

The quality of service was assessed by several features, including the extent and support of counseling techniques, proximity to a hospital (in case of an emergency), postcare facilities, number of patients per week, and impressions of investigators based on discussions with patients and personal observation. In several cases, observed instances of clinic staff's insensitivity are reported.

Data were collected by inspection visits made by a researcher and by the researcher's discussions with administrators, nurses, counselors, doctors, and patients.

The study found that fees for an abortion performed prior to the 13th week of pregnancy varied by as much as 36 percent. But several clinics charged reduced fees if the patient could not afford to pay the full one.

The document includes a description of pregnancy testing, an outline of what to expect during a well-performed abortion, and advice on what to look for when seeking a high quality clinic. For each clinic, information is provided on costs, available lab tests, medication, scheduling, counseling, required consent, and other matters.

Details of the study plan and copies of the major data collection instruments are available as supplemental materials.

The document and supplemental materials are available from CERN.* [DOC = 12 pp; SUP = 5 pp]

An Abortion Guide: Where and How To Get a Safe Abortion in the Philadelphia Area. Philadelphia, Pennsylvania: CHOICE (Concern for Health Options Information, Care and Education), 1976.

This document reports a major comparison of hospitals and clinics that offer abortions in Philadelphia. For each health service it reports the different kinds of services provided, some indicators of the quality of the service, and fees.

For each clinic and hospital it reports the following: how late in pregnancy an abortion will be performed, methods used, type of medication (anesthesia) used, average waiting period to get in, types of counseling available, who pays if complications must be treated, lab tests offered, and other comments. Data were collected by questionnaires mailed to clinics, inspection visits by CHOICE personnel, and informal discussions with a large number of women who had sought abortions in Philadelphia. The study found that prices differed by as much as 370 percent for a vacuum aspiration abortion performed prior to 12 weeks from the last menstrual period.

This document also reports on clinics and hospitals that offer pregnancy testing. It has an easy-to-read guide about how abortions are performed and about contraceptive alternatives.

Details of the study plan and copies of the major data collection instruments are not available in the referenced document but can be obtained by contacting CHOICE directly at the address below.

The document is available free from CHOICE, 1501 Cherry St., Philadelphia, PA 19102. [DOC = 94 pp (55-66)]

Spencer, Hope. **New York Handbook: Abortion Clinics—An Evaluation.** *New York Magazine* (24 July 1972):31-38.

This document reports a comparison of abortion clinics in New York City. For each clinic or hospital it reports the different kinds of services provided, some indicators of the quality of the service, and fees. The quality of service was assessed in several ways, including compliance with New York City Health Department regulations, medical evaluations

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**See page 2 for further information on acquiring documents and supplemental materials.*

of nonprofit referral organizations such as Planned Parenthood and the New York Abortion Rights Association, impressions of the investigator based on a visit, and the counseling techniques used.

Data were collected during inspection visits by the investigator/author. Exemplary features of this study include cross-checking of indicators of quality with a second source and collection of fee data at more than one time.

The study found that fees differed by as much as 60 percent for abortions performed prior to 12 weeks of pregnancy.

The author does not list those clinics that failed to meet certain stated standards of quality. A description of the abortion procedure is included, along with personal descriptions of abortions by a doctor, and by a woman who underwent the procedure. A checklist of questions to ask clinics before selecting one is offered.

Some details of the study plan are available in the referenced document.

The document is available from CERN.* [DOC = 8 pp]

APPLIANCE REPAIR—MAJOR APPLIANCES

Major Appliance Repair. *Washington Consumers'* CHECKBOOK 2, no. 1 (Autumn 1978):65-95.

This document reports a comparison of major appliance repair firms in Washington, D.C. For each firm, it reports the different kinds of services provided, several indicators of the quality of the service, a price index score, the firm's formula for calculating charges, and a repair speed score.

The quality of service was assessed in several ways, including a check of complaints filed with local government consumer offices and Better Business Bureaus, a survey of customer satisfaction, and the length of the written guarantee covering labor.

Data were collected by several means, including questionnaires mailed to CHECKBOOK readers and to the repair firms, and telephone "shopping" by CHECKBOOK researchers to determine firms' prices and repair speed.

The study found an 81 percent variation in the appliance repair firms' price index scores. There was no evidence of any relationship between price and service quality.

This article also provides information on: service contracts, a checklist of things consumers should learn about appliance repair firms before selecting one, labor hour requirements for common appliance repair jobs, some troubleshooting suggestions to help consumers diagnose appliance problems, and tips on how to repair an appliance oneself.

Details of the study plan and copies of the major data collection instruments are available in the referenced document and supplemental materials.

The document is available from *Washington Consumers'* CHECKBOOK, 1518 K St. NW, Suite 406, Washington, D.C. 20005, for $5.65 (issue includes two other studies). Supplemental materials are available from CERN.* [DOC = 32 pp; SUP = 11 pp]

Make Your Appliances Last Longer. *Changing Times* (July 1978):25-30.

This article provides a list of precautions and simple maintenance steps to keep 32 large and small appliances running longer. General tips are also given on cleaning surfaces, safety precautions, and what a consumer should check before calling for service repair.

The document is available from CERN.* [DOC = 6 pp]

Reliability And Servicing (of major appliances). *Which?* (October 1974):292-96.

This document reports an assessment of the overall service provided by major appliance service firms in Great Britain. It reports the frequency of repairs of various types of appliances, some indicators of the quality of the service, and prevailing prices.

The quality of service was assessed by customer reports on how quickly the repair person came after being called and whether the appliance was satisfactorily repaired during the first visit.

Data were collected by questionnaires mailed to 7,800 members of the British Consumer Association.

For several types of appliances, information is given on the quality, speed and price of servicing for each major brand. Results of a similar study done in 1971 are compared with the results of the survey done for this article. With two exceptions, machines needed as many repairs as those reported on in 1971; servicing quality had declined.

Details of the study plan and copies of the major data collection instruments are not available in the referenced document or as supplemental materials.

The document is available from CERN.* [DOC = 5 pp]

AUTO RENTAL AGENCIES

Belz, Tom. **The Car Rental-Go-Round.** *New York Magazine* (7-14 July 1980):58-61.

This document reports a comparison of two local and seven national auto rental agencies in Manhattan. For each agency it reports subcompact, compact, and intermediate car fees for daily, weekly, and two-day weekend use.

There are no indicators of the quality of the service.

Data were collected by telephone or in-person interviews with agency personnel. A notable feature of this study includes cross-checking the price information with a second call.

The study found that prices differed by as much as 71 percent, with the lowest price being $89 and the highest $152 for a 2-day subcompact car rental, including rental fee, mileage, gas, insurance, and tax. The article suggests that car prices and mileage rates may be higher when booking the big-seven rental agencies (Hertz, Avis, National, Budget, Dollar, Thrifty, and Econo-Car) in Manhatten than in an office in another borough or in New Jersey.

Some details of the study plan and copies of the major data collection instruments are available in the referenced document.

The document is available from CERN.* [DOC = 4 pp]

Birnbaum, Stephen. **The Auto Rental Follies.** *Esquire* (August 1979):8-9.

This document reports a comparison of national car rental companies' prices in four cities, but no indicators of the quality of the service.

The study found that prices varied substantially between and within the cities. The largest difference within a city was a low of $19 per day to a high of $88 per day, a difference of 363 percent.

The article indicates that prices of major car rental companies for every city in which they maintain offices are reported in *Ground Transportation Services*, a supplement to the *Official Airline Guide*. This supplement is available at most travel agencies. The article also indicates that discounts and reductions below published rates are fairly common and describes some of the discounts.

Details of the study plan and copies of the major data collection instruments are not included in the referenced document or as supplemental materials.

The document is available from Esquire, Inc., 2 Park Ave., New York, NY 10016, for $2.00.* [DOC = 2 pp]

AUTO REPAIR—MECHANICAL

American Automobile Association's Approved Auto Repair Services Program. Falls Church, Virginia: American Automobile Association, 1980.

This document reports how the AAA evaluates auto repair shops to decide whether they deserve to be AAA-approved. For an auto repair shop to become a AAA Automobile Repair Facility it must: offer a variety of repair services; have specified equipment; employ at least some mechanics who are certified by the National Institute for Automotive Service Excellence; have an acceptable credit history, Better Business Bureau report, and local office of consumer protection report; and have satisfied customers (assessed by surveying a random sample of the shop's past customers). If a facility meets the quality standards as determined by a review board, the facility must sign a contract with AAA to guarantee its workmanship and abide by AAA decisions in settling disputes between AAA members and the facility.

Exemplary features of the program include the large number of criteria used to evaluate a facility and the mechanisms used to assure AAA members that good quality service will continue. These mechanisms include occasional spot checks of the facilities, having AAA members submit rating cards after having work done, and a formal customer complaint procedure. The Approved Auto Repair Services Program was piloted in Washington, D.C. and Orlando, Florida in 1975 and has since expanded to six other states. Approved facilities must offer AAA members a written estimate; make available replaced parts; guarantee their work for 90 days or 4,000 miles (whichever comes first); and cooperate with AAA to resolve AAA members' complaints.

Details of the study plan and copies of the major data collection instruments are available in the referenced document.

The document is available free from AAA Approved Auto Repair Program, 8111 Gatehouse Rd., Falls Church, VA 22042.* [DOC = 42 pp]

Auto Repair Gyps And How They Pick Your Pocket. *Consumers Digest* (May 1972):25-8.

This document provides a brief but useful discussion of ripoffs that customers often encounter when dealing with auto repair shops. These include squirting oil on a shock absorber and then pointing out to the customer that it needs replacement; cleaning and repainting old parts, while claiming to have installed new ones; and demonstrating that the front end is loose and needs alignment when this is not so.

The document is available from *Consumers Digest*, 5705 N. Lincoln, Chicago, IL 60659, for $2.00.* [DOC = 4 pp]

Auto Repair Shop Survey Results. Cincinnati, Ohio: The Cincinnati Experience, University of Cincinnati, 1979.

This document reports a comparison of auto repair shops in the greater Cincinnati area. For each shop it reports results of a customer satisfaction survey on the following: fixing car right on first try, having car ready when promised, letting you know the cost early, courtesy, and overall performance.

Data were collected by telephone interviews with every twenty-fifth household in the Greater Cincinnati white pages directory. Over 15,000 homes were contacted by volunteers and 3,300 reported their satisfaction with auto repair shops they had used within the past year.

The study found that 79 percent of the households were satisfied with the overall performance of repair work and 76 percent of the households were satisfied with the ability of shops to fix the car correctly on the first try.

A Repair Shop Hotline was started to disseminate the information; callers could receive information on as many as three shops.

Details of the study plan and copies of the major data collection instruments are available in the referenced document.

The document is available from CERN.* [DOC = 35 pp]

Auto Repair Survey. New York: Automotive Department of the Better Business Bureau of Metropolitan New York, Inc., 1972.

**See page 2 for further information on acquiring documents and supplemental materials.*

This document reports an interesting assessment of the overall service provided by all types of auto repair shops in metropolitan New York. It contains an in-depth analysis of 300 consumer complaints extracted at random from the BBB's files. The complaint data were categorized into: type of shop that repaired car (11 types); nature of the complaint (13 kinds); age of the car involved; the amount of the repair bill (on the average $254.00); and the Bureau's handling and the results of complaints.

The study found that five out of six complaints were against independent shops; ineffective or poor repairs were the predominant complaint; and the firms failed to acknowledge 40 percent of the complaints presented in writing by the BBB.

Details of the study plan are available in the referenced document.

The document is available from the Better Business Bureau of New York, 257 Park Ave. South, New York, NY 10010, by sending a self-addressed, 8½" × 11" envelope, with 45¢ of postage affixed.* [DOC = 14 pp]

Automotive Repair Guide to Chapel Hill And Carrboro. Chapel Hill: Student Consumer Action Union, 1979.

This document reports a comparison of auto repair shops in Chapel Hill and Carrboro, North Carolina. For each shop it reports the different kinds of services provided, some indicators of the quality of service, and prices for labor. The quality of service was assessed by several indicators, including mechanics' experience and certification, complaints filed with the Attorney General's office, and facility characteristics (such as number of stalls and cleanliness).

Data were collected by personal interviews with shop representatives and informal inspection visits to determine the overall appearance of the shop. A notable feature of this study was distinguishing whether the complaints filed with the Attorney Generals office were unresolved, settled, or subject to legal action.

This booklet provides prices at each shop for at least ten different service operations, the types of cars that a shop specializes in repairing, the different forms of payment that a shop will accept, and the kinds of parts stocked. The first section offers helpful hints and suggestions about shopping around for repairs and seeking satisfaction if problems arise.

Details of the study plan and copies of the major data collection instruments are not available in the referenced document or as supplemental materials.

The document is available from Student Consumer Action Union, Suite B, Frank Porter Graham Student Union #065A, University of North Carolina, Chapel Hill, NC 27514, for $.35.* [DOC = 36 pp]

Automotive Repair Investigation Procedures Memorandum. Sacramento, California: Sacramento County Office of the District Attorney, 1971 and 1972.

This document describes how to do a comparison of auto repair shops. It tells how to collect information on the quality of service by trial tests. The test cars are carefully inspected and their condition recorded. An expert mechanic introduces a defect in a part of the car (such as the transmission) which otherwise is in fine condition. The parts which might be replaced by the repair shop are marked and the driver who takes the car to the repair shop tape-records his/her conversation with the shop mechanic. An expert mechanic examines the car after its return from the repair shop to check whether the defect has been corrected and whether unneeded repairs have been made.

A notable feature of the method is the detailed record-keeping to support the findings of the investigation.

Some of the data collection procedures that can be used for such a study are specified in the referenced document.

The document is available from CERN.* [DOC = 19 pp]

Car Repair Shops. *Washington Consumers'* CHECKBOOK 1, no. 2 (Summer 1976):7-86.

This document reports an extensive comparison of auto repair shops in the metropolitan Washington D.C. area. For each shop it reports the different kinds of services provided, indicators of the quality of service, and several kinds of price information. The quality of service was assessed by several indicators including results of a customer satisfaction survey, number of complaints on file at local offices of consumer affairs and the Better Business Bureau, complaint rate (number of complaints/number of mechanics), percentage of mechanics who had passed a NIASE (National Institute for Automotive Service Excellence) skill test, and a rating of equipment based on the shop's report of types of repair services offered and major diagnostic equipment in the shop.

Data were collected by several means including mailing customer questionnaires to CHECKBOOK magazine and *Consumer Report* subscribers in the Washington D.C. area, mailing questionnaires to the repair shops, and examining the records kept by NIASE. Prices were checked by telephone "shoppers" using carefully specified repair job descriptions developed in cooperation with auto manufacturer representatives. Notable features of this study include cross-checking information with a second source; collecting price data on as many as six different repairs; and computing equipment, complaint, and price indexes.

The study found that the percentage of customers satisfied with the overall performance of the shops varied from ten to 100 percent. Price index scores differed by as much as 84 percent, and prices on individual repairs showed even greater variation. Quality and prices showed little correlation. Independent shops rated better than dealers for both price and quality.

The document also provides suggestions on how to deal with an auto repair shop, how to check out shops on your own, how to troubleshoot common problems, and how to avoid common "ripoffs."

Details of the study plan and copies of the major data collection instruments are available in the referenced document and as supplemental materials. An "Update on Car Repair" from Summer 1978 is also included.

The document and supplemental materials are available from CERN. Also available, "Update On Car Repair Services" from *Washington Consumers'* CHECKBOOK, 1518 K St. NW, Suite 406, Washington, D.C. 20005, for $2.25.* [DOC = 85 pp (7-32); SUP = 39 pp; Update = 30 pp]

Dealer Survey of Costs and Repairs On State Cars With Intentional Defects. Detroit, Michigan: Detroit Testing Laboratory (for the Attorney General of Michigan), 1973.

This document reports a comparison of auto dealers in the Detroit metropolitan area. For each car dealer it reports some indicators of the quality of service and the costs of the repair work. The quality of service was assessed by trial tests of the services. An intentional defect, a faulty spark plug wire, was introduced into five state-owned vehicles and taken to 35 dealers. An expert mechanic examined the car before and after it went to the shop to determine what repairs had been made. Identification was placed on some car parts which might be unnecessarily changed.

The study found that only ten of the 35 dealers (29%) replaced the defective wire, did not install other unneeded parts, and charged a reasonable amount (less than $14.00). Seven of the dealers (20%) replaced only the defective wire, but charged more than $14.00. Fourteen (40%) replaced the defective wire, but also did other unneeded repairs and four of the dealers (11%) did not recognize the defect.

Some details of the study plan are available in the referenced document.

The document is available free from the Attorney General of Michigan, Consumer Protection Division, 525 W. Ottawa, Lansing, MI 48913.* [DOC = 31 pp]

Dealership Image Survey XYZ Toyota. Los Angeles: Hendrix, Tucker & Walker, Inc. Marketing Research and Consulting, undated.

This document describes how to do a study of Toyota owners' opinions about their Toyota dealership. The study procedures were developed for Toyota Motor Sales, U.S.A. Inc., as a self-assessment management tool. The owner's opinions to be assessed include those about: salespersons' knowledge of car models; salespersons' ability to handle paper work quickly; cleanliness, efficiency, and speed of work by the service department; and communication by service personnel when explaining the car's repair problems and offering repair cost estimates.

The data are to be collected by questionnaires mailed to a random sampling of the dealer's clientele. Questionnaires for the dealer's employees are also available. They can be used to assess the employees' views of how the customers perceive the dealership.

Copies of the data collection instruments are available in the referenced document.

The document is available from Toyota, Customer Relations, 2055 West 190th St., Torrance, CA 90504, by sending a self-addressed, stamped, legal size envelope.* [DOC = 47 pp]

Diagnostic Centers. *Washington Consumers'* CHECKBOOK 1, no. 2 (Summer 1976):82-92.

This document reports comparison of diagnostic centers in metropolitan Washington D.C. For each center, it reports the different kinds of services provided, some indicators of the quality of service, and prices. The quality of service was assessed by the available equipment, trial tests of the services, and employee certification by the National Institute for Automotive Service Excellence.

Data were collected by inducing a problem in one automobile. The car was then taken to seven centers in the area for diagnosis.

The study found that at different diagnostic centers recommended repairs ranged from a few minor jobs estimated to cost $42 to many major jobs with a price tag of $450. The document suggests that the differences may be due to the diagnosticians' skills in identifying needed repairs, the tendency of some diagnosticians to be more oriented towards preventive maintenance than others, and deliberate false diagnosis as a way of creating repair business. (All centers were affiliated with repair facilities.) It is concluded that diagnostic centers may not be as helpful to consumers as some supporters claim. A few questions to ask when shopping for an auto diagnostic center are provided.

Some details of the study plan are available in the referenced document.

The document is available from CERN.* [DOC = 7 pp]

Downs, Larry and Miller, Gary. **InPIRG Auto Repair Survey Methodology and Results.** Bloomington, Indiana: Indiana Public Interest Research Group of Bloomington, Inc., 1974.

This document reports a comparison of auto repair service stations in Bloomington, Indiana. For each station it reports the different kinds of services provided, some indicators of the quality of the service, and prices for repair of an induced problem. The quality of service was assessed by trial tests of the services. The automotive engineers of the Institute for Research in Public Safety intentionally introduced a problem in the car (incorrect dwell angle for the ignition points). A volunteer then asked for repairs at 22 service stations and the quality and need for the repairs was determined by the Institute.

The study found that 27 percent of the stations correctly fixed the car, with prices differing by 139 percent. The other 73 percent of stations failed to fix the car and charged for their service or parts, at prices from 33¢ to $14.78. The relation between number of questions asked by the mechanic when the car was first brought in and quality of workmanship was investigated, but no positive or negative correlation could be drawn. Helpful hints on auto repair for motorists are included.

Details of the study plan and copies of the major data collection instruments are available in the referenced document.

The document is available from Indiana Public Interest Research Group, 406 N. Fess, Bloomington, IN 47410, for $.75.* [DOC = 17 pp]

Hovik, Suzanne and Vaughan, Peter. **Auto Repairs.** *The Minneapolis Star* (28 May 1974—7 June 1974).

This document reports a major comparison of auto repair shops in Minneapolis, Minnesota. For each shop it reports some indicators of the quality of service and prices. The quality of service was assessed by complaints filed with consumer affairs offices and trial tests of the services.

Data were collected by using six cars that were checked and found to be in good condition by a qualified mechanic. Service stations and independent garages were chosen at random with consideration of geographic distribution, but new car dealerships (half of sample) were chosen on the basis of complaints filed with consumer protection offices. Specific defects were introduced into the cars. Twenty-six shops were visited twice with cars with different problems. After each visit the consulting mechanic would determine whether the problem was correctly diagnosed and repaired, and if any unnecessary work was done. Exemplary features of this study

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**See page 2 for further information on acquiring documents and supplemental materials.*

include cross-checking information by asking auto repair shops (after the work was completed) to explain the work and its cost, and using more than a single trial test of the services of each shop.

The study found that 20 percent of the shops visited made unnecessary repairs to the car while 71 percent of the shops provided satisfactory work at reasonable prices.

Some details of the study plan are available in the referenced document.

The document is available from CERN.* [DOC = 23 pp]

How Fair Are Repair Costs. *Consumer Reports* 44 (April 1979):196-7.

This document provides a brief but useful discussion of labor charges for auto repair work. The article suggests that the time alloted for different repair jobs in the flat-rate manuals published by Chilton may not reflect the actual time, but about 25 percent more time than necessary. This theory was tested by Consumer Reports Auto Test Division where five cars underwent a total of 18 repairs, requiring 29 hours of labor by CR mechanics. For the same repairs, the Chilton manual suggests 36½ hours. The auto manufacturers' flat-rate manuals list the needed labor time as less than CR's 29 hours.

The document is available from Consumers Union, Readers Service, 256 Washington St., Mount Vernon, NY 10550, for approx. $1.25.* [DOC = 2 pp]

How To Find A Good Mechanic. *Consumer Reports* 41 (April 1976):199-204.

This document suggests several things that an individual should learn about car mechanics before selecting one. It suggests that the quality of service be assessed by several indicators, including equipment, facility characteristics such as orderliness and efficiency, and mechanic certification by the National Institute for Automotive Service Excellence.

This article suggests consumers look into diagnostic centers (particularly ones unaffiliated with repair shops), auto repair coops, and do-it-yourself repair books. (A short annotated bibliogrpahy is included.)

The document is available from Consumers Union, Readers Service, 256 Washington St., Mount Vernon, NY 10550, for approx. $1.25.* [DOC = 6 pp]

An Investigation Of Market Conditions Of The Auto Repair Industry. Boulder, Colorado: Colorado Public Interest Research Group, Inc., 1977.

This document reports an exemplary comparison of auto repair shops in Boulder, Colorado. The goal was to determine the nature, extent, and likelihood of problems or fraud in the auto repair industry. For each foreign car repair shop it reports the kind of services provided, some indicators of the quality of service, and prices for repair of an intentionally introduced problem in a sample car (loose drive belt).

The quality of service was assessed by trial tests of the services, followed by an expert mechanic's examination of the repair work. Quality was also assessed by impressions of the investigators based on personal interaction with shop mechanics.

An exemplary feature of this study was the care taken to use a defect that involved only one independent variable, was easy to detect, and would be a natural and normal occurrence.

The study found that prices differed by as much as 1168 percent for repair of a loose drive belt, with a low of $5.00 and a high of $63.38. Of the eight shops surveyed, 87.5 percent correctly diagnosed the problem, but 100 percent performed unnecessary service and 50 percent unnecessarily replaced parts. In addition, 37.5 percent of the shops that correctly diagnosed the problem did not remedy the symptoms with the services they performed.

Recommendations for consumers and the Colorado state legislature are included.

Details of the study plan and copies of the major data collection instruments are available in the referenced document.

The document is available from CERN.* [DOC = 54 pp]

Maloney, Celia A.; Alderman, Tom; and Williams, Nat. **Illinois Consumers' Auto Repair Inquiry**. Chicago: State of Illinois, Office of the Governor—Consumer Advocate, 1974.

This document reports an assessment of the overall service provided by auto repair shops in Chicago, Illinois. It reports on the different kinds of services provided, some indicators of the quality of the service, and prices for repair of a loose alternator belt. The quality of service was assessed by trial tests. Customers took cars with an intentionally loosened alternator belt to 20 randomly selected repair shops. The customer pointed out the symptoms of the problem, asked for the car to be repaired, and then had the completed work inspected by the Chicago AAA office.

The average cost of repair was 300 percent of the maximum rate allowed by Chilton's Flat Rate Manual for a loosened alternator belt. In 50 percent of the shops, additional unnecessary work was performed.

The purpose of the survey was to determine the need for consumer protection (legislation) in the Illinois auto repair industry.

Details of the study plan and copies of the major data collection instruments are not available in the referenced document or in supplemental materials.

The document is available from CERN.* [DOC = 11 pp]

Schroer, Bernard; Jones, Burton; and Peters, Joseph. **Selective Survey Of The Capability Of Representative Automobile Repair Facilities To Diagnose And Repair Automobiles: Transportation Survey.** Washington, D.C.: U.S. Department of Transportation, 1979.

This document reports a major study of auto repair shops in seven cities throughout the United States. For each shop, identified only by a code number, it reports some indicators of the quality of service and costs. The quality of service was assessed by trial tests to determine which shops perform unnecessary or unsatisfactory repairs and charge more than generally accepted rates for repairs.

Data were collected by locating reputable repair facilities in each of the seven cities. These facilities inspected the 62 cars, documented the vehicle parts, and induced a malfunction. Each car was taken to a randomly selected auto repair shop and after completion of the repairs was reinspected by the reputable repair facility to learn how satisfactorily the shop repaired the described problem. Two different kinds of malfunctions were introduced and a third kind was sometimes present in the test cars. An exemplary feature of this study was selection of repair facilities so that the results would be reasonably representative of urban areas throughout the whole country.

The study found that 39 percent of the cars had unnecessary repairs, 20 percent of the cars did not have the induced malfunction repaired, and 51 percent of the cars were either over- or under-repaired. It concluded that motorists have a 50-50 chance of having repairs made on their cars that are not needed or of not getting needed repairs. Details of the study plan and copies of the major data collection instruments are available in the referenced document.

The document is available from the National Technical Information Service, 5285 Port Royal Rd., Springfield, VA 22161, for $8.00 (#PB 299 789).* [DOC = 75 pp (1-22)]

A Test Project On The Effects Of Automobile Repair Documentation In The Washington, D.C. Metropolitan Area. Washington, D.C.: Metropolitan Washington Council of Governments, 1974.

This document describes how to do a comparison of auto repair shops. it describes how to collect information on some indicators of the quality of service, and prices. The indicators of quality include complaints filed with local consumer offices and trial tests of the services.

An expert mechanic prepares three or four cars with one fault. Then someone photographs the identification numbers on the car parts that should be or may unnecessarily be replaced. The cars are taken to shops that have a high number of consumer complaints. The conversation between the customer and shop representative is recorded. The repair work is checked by the expert mechanic to determine whether it is faulty or unnecessary. If incriminating evidence is gathered on any of the tested shops, it is given to the consumer affairs office with jurisdiction over the shop for possible prosecution. A notable feature of the proposed method is its thorough documentation of work done on the car and of the customer's conversations with shop representatives.

The document includes a step-by-step list of work activities, a proposed budget, and a staffing schedule. This proposed study was never implemented.

The document is available from CERN.* [DOC = 10 pp]

The Trouble With Auto Warranties. *Consumer Reports* 44 (October 1979):598-601.

This document contains an excellent discussion of original, implied, and extended service warranties for automobiles. It discusses what each type of warranty includes, what advantages and disadvantages consumers will find with each type, and ways that consumers can assert themselves to obtain their rights under a warranty. Eight extended service contracts offered by auto manufacturers and insurance companies are compared in terms of duration, suggested price (varies with model), rental car allowance, tow reimbursement, use of independent shops, and other features.

The document is available from Consumers Union, Readers Service, 256 Washington Ave., Mount Vernon, NY 10550, for approx. $1.25.* [DOC = 4 pp]

AUTO REPAIR— PAINT AND BODY

Body Shops. *Washington Consumers'* CHECKBOOK 1, no. 2 (Summer 1976):115-23.

This document reports an innovative comparison of automobile body shops in metropolitan Washington, D.C. The quality of service by shops was assessed by insurance claims adjusters' and appraisers' ratings.

Data were collected by mailed questionnaires. Forty-five percent of the questionnaires were returned, probably because the respondents were assured anonymity (they were told not to put their names on the form).

This document also provides a large amount of practical consumer information on how to deal with your insurance company, what to expect of a good body shop, how to check out a body shop, and how to get good service from the shop you select.

Details of the study plan and copies of the major data collection instruments are available in the referenced document and as supplemental materials.

The document and supplemental materials are available from CERN.* [DOC = 9 pp; SUP = 4 pp]

Brobeck, Stephen; Fotland, David; and Scheiferstein, Dann. **Auto Body Repairs.** *bait & switch* 2, no. 8. Cleveland, Ohio: Cleveland Consumer Action Foundation, undated. 1-2.

This document reports a comparison of prices at auto body shops in Cleveland, but no indicators of the quality of the service.

By collecting estimates at 32 body shops and car dealers, several conclusions were drawn. Some shops and dealers are considerably more honest and candid than others; the cost of bodywork is extremely high, and prices vary by as much as 200 percent among shops.

Testimony presented before the U.S. Senate Subcommittee on Antitrust and Monopoly in 1969 by an insurance expert is integrated into the article, offering insight into why body work is so costly. A procedure for locating a high quality, reasonably-priced body repair shop is included.

The study methodology is summarized briefly in the referenced document.

The document is available from CERN.* [DOC = 2 pp]

Riesz, Charles. **Repair Estimates Fast, Unpredictable.** *Dayton Daily News* (21 February 1971):1, 13.

This document reports an interesting comparison of prices at auto body shops in Dayton Ohio, but no indicators of the quality of the service.

Data were collected by taking a dented station wagon to 12 area body shops for written estimates on the cost

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of repairs.

The study found that prices differed by as much as 66 percent (from $259.98 to $427.85) and were influenced by evidence of insurance or lack of it.

"Experts" were interviewed about what accounted for the high costs of repair jobs and the causes for differences between prices at various shops.

Some details about the study plan are available in the referenced document.

The document is available from CERN.* [DOC = 2 pp]

Stephano, Peter. **Bargain Paint Jobs: A $39.95 Cover-Up?** *Better Homes and Gardens*, 1973.

This document suggests several things that an individual should learn about auto paint and body shops before selecting one. It discusses the different kinds of services provided by shops and several ways to judge the quality of the service. The quality of service can be assessed by checks of complaints filed with Better Business Bureaus, checks with previous customers or neighbors, the type of paint used, and inspection of the facility to determine the finishes of cars being completed. A brief analysis of what "bargain jobs" might consist and a checklist on how to select a shop are provided.

The document is available from CERN.* [DOC = 2 pp]

CAMPS

Condensed Standards For Organized Camps. Martinsville, Indiana: American Camping Association, 1979.

This document describes how the American Camping Association (ACA) compares camps to determine whether they are eligible for accreditation. ACA sets standards, which represent desirable practices basic to quality camping programs. The standards apply to four operational categories: site, administration, personnel, and program. There are also standards for special programs and persons with special needs. The ACA evaluates camps that have applied for membership by examining camp records and inspecting the camp. The information collected is compared to the standards and if at least 75 percent of the applicable standards are met by a camp, it can be accredited. Accredited camps are revisited every three to five years by certified visitors to see that compliance with standards is being maintained.

The standards look at such things as: housing, food service, and toilet facilities; management procedures for records, inventories, and insurance; counselor-to-camper ratios according to campers' ages; and availability of program activities that encourage cooperation, learning, and adventure. ACA has also developed a Code of Exemplary Ethical Practices for camp directors of accredited camps.

American Camping Association Camp Standards With Interpretations For The Accreditation Of Organized Camps (Martinsville, Indiana: American Camping Association, 1980) offers detailed data collection information and is available as supplemental material.

The document and supplemental materials are available from the American Camping Association, Bradford Woods, Martinsville, IN 46151, for $1.80 and $8.00, respectively.* [DOC = 28 pp; SUP = 91 pp]

Fields, Carmen and Meier, Mary. **Many Factors in Selecting Summer Camps.** *The Boston Globe* (19 June 1976):20.

This document reports a brief comparison of summer camps in the Boston area. For each camp, it reports the different kinds of services provided and the costs. The article discusses some of the various types of camps and mentions a few questions that parents should ask about a camp when looking for one. References are made to other sources of camping information, and limited information is provided on scholarships for campers and counselor training programs.

Details of the study plan and copies of the major data collection instruments are not available in the referenced document or as supplemental materials.

The document is available from CERN.* [DOC = 2 pp]

Flaste, Richard. **How To Pick A Camp.** *The New York Times Magazine* (20 March 1977):86-92.

This document suggests several things that an individual shoud learn about summer camps before selecting one. It discusses the different kinds of specialty camps available. It suggests judging camps by several things, including the recommendations of camping guides; the camp director's attitudes and philosophies; the ratio of campers to counselors; the percentage of counselors who keep returning to work at the camp; types of activities planned for education and recreation, particularly on rainy days; the arrangements for medical aid; and impressions based on personal visits to the camp by parents and their children. An extensive listing of camp directories is included.

The document is available from CERN.* [DOC = 5 pp]

How To Shop For A Camp. *Consumer Reports* 41 (March 1976):170-175.

This document is a fairly thorough discussion of things an individual should learn about summer camps before selecting one. It covers the different kinds of services provided by Scout, Camp Fire, "Y", sports, coed, or other camps, and several ways to judge the quality of the camps. It suggests that the quality of camps be assessed by many things, including accreditation by the American Camping Association or ratings by the Boy Scouts of America; the camp director's training and experience; and parents' and childrens' written evaluations of camps on file with such organizations as the Parents League of New York and the Boston Parents League.

Three basic steps for camp selection are laid out to simplify the decision for parents and children. First, decide on what kind of camp one wants; second, locate a group of camps that meet the description; and, third, choose a camp from that group. Several national camp directories are recommended to aid in this process.

The document is available from Consumers Union, Readers Service, 256 Washington St., Mt. Vernon, NY 10550, for approx. $1.25.* [DOC = 6 pp]

1980 National Standards For Scout Camps. Dallas/Fort Worth, Texas: Boy Scouts of America National Headquarters, 1980.

This document contains the standards by which the Boy Scouts of America evaluate their scout camps. The standards cover such things as facility characteristics, employee certification, policies of the administration, and content of educational programs. There are 108 separate standards. Each standard is stated and followed by an explanation of what constitutes compliance.

The document also includes a discussion of how to conduct a compliance appraisal, how to rate camps on an A-B-C scale, and the circumstances under which the Boy Scout council or the regional office should move to close a camp facility.

The document is available free from Boy Scouts of America National Headquarters, P.O. Box 61030, Dallas/Ft. Worth, TX 75261.* [DOC = 24 pp]

1980 Parent's Guide To Accredited Camps (Northeast). Martinsville, Indiana: American Camping Association, 1980.

This document reports an extensive comparison of the American Camping Association's accredited camps in the northeastern United States. For each camp, it reports the different kinds of services provided and fees. Since all camps are accredited, a minimum level of quality is assured. (Refer to *Condensed Standards For Organized Camps* from the American Camping Association, in this section of the bibliography.)

Data were collected by questionnaires mailed to accredited camps or information taken from the American Camping Association's membership records.

There are three other editions of the guide for other regions of the United States (the Midwest, West, and South). Camps are categorized in the *Guides* by state, program activities, and special audience needs.

Details of the study plan and copies of the major data collection instruments are available in *American Camping Association Camp Standards With Interpretations For The Accreditation Of Organized Camps*. Martinsville, Indiana: American Camping Association, 1980 ($8.00).

The *1980 Parents Guide* is available from the American Camping Association, Bradford Woods, Martinsville, IN 46151, for $3.95.* [DOC = 101 pp (16/1 - 16/4, 16/47 - 16/51)]

Papp, Laszlo. **Build a Safe Camp.** *Camping Magazine* 46 (September 1976):25,29.

This article talks about considerations for building a safe, sanitary, and healthy camp. These considerations include having a reliable source of water, a safe waste disposal system, adequately-sized toilets or latrines, facilities located at an adequate distance from each other, building materials that are selected with safety in mind, and a swimming area that has a gravel bottom and allows for fast rescue. Other practical and important ideas for a safe camp are also discussed. References are made to government agencies that might be contacted for further assistance when building a camp or inspecting it.

The document is available from *Camping Magazine*, American Camping Association, Bradford Woods, Martinsville, IN 46151, for $1.50. [DOC = 2 pp]

Rakstis, Ted J. **Which Summer Camp Is Right For Your Child.** *Today's Health* 49 (presently called *Family Health*) (May 1971):35-37,52,54,55.

This document suggests several things that an individual should learn about summer camps, particularly specialized camps, before selecting one. It discusses the different kinds of specialized camps, some ways to judge the quality of services, and some shams to beware of when selecting a camp. It suggests that the quality of service be assessed by such factors as accreditation by the American Camping Association, counselor qualifications, and variety of activities available. It recommends checks with parents of campers who previously attended, and careful assessment of how well equipped the camp is to fulfill its claims for providing a specialized education, say, in music or baseball.

A few camps are profiled to illustrate the variety of programs at specialized camps. An overview of the whole camping industry is offered and some "experts" are asked to project future camping trends.

The document is available from CERN.* [DOC = 7 pp]

Weinstein, Grace W. **On The Trail To The Right Summer Camp.** MONEY 2 (April 1973):29-31.

This document suggests several things that an individual should learn about summer camps before selecting one. Five types of specialized camps are discussed in some detail, including wilderness living, sports, travel, farming, and flying camps. It suggests that quality can be assessed by several factors, including accreditation by the American Camping Association; the director's and counselors' goals and objectives for the campers; appropriateness of equipment for activities (particularly if it is a specialized camp), and counselor training.

The document is available from *MONEY* Business Office, Time and Life Bldg., Rockefeller Center, New York, NY 10020, for $.75.* [DOC = 3 pp]

CEMETERIES

Cemetery Survey. Washington D.C.: Consumer Affairs Committee, Americans for Democratic Action, 1978.

This document reports a comparison of cemeteries in metropolitan Washington, D.C. For each cemetery, it reports the different kinds of services provided, and prices. There is also an explanation of each cemetery service and whether or not that service is required by law. Data were collected by several means, including questionnaires mailed to cemeteries and telephone and in-person interviews with cemetery salespeople.

The study found that grave sites ranged in price from $150 to $2,500. Grave marker prices ranged from $160 to $4,000.

This document is designed to inform consumers how they can personally use the information gathered and how they can survey other cemeteries. General advice to consumers is provided in a 15-point format.

Details of the study plan and copies of the major data collection instruments are available in the referenced document and in Michael Heffer's *A Guide To Producing Consumer Shopping Surveys* (refer to the Research Methods section in the bibliography).

The *Cemetery Survey* is available from Greater Washington

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Americans for Democratic Action, 1411 K St. NW, Suite 850, Washington, D.C. 20005, for $4.00.* [DOC = 27 pp]

The Cost of Dying: A Consumer Guide to Funeral Homes in Lorain County. Columbus, Ohio: Ohio Public Interest Research Group, Inc. and Consumer Funeral Research Group, undated.

Refer to "Funeral" section for annotation on this document.

Federal Trade Commission, Seattle Regional Office. **The Price Of Death: A Survey Method and Consumer Guide For Funerals, Cemeteries, And Grave Markers.** Washington, D.C.: Government Printing Office, 1975.

This document describes how to do a comparative study of cemeteries, funerals, and grave markers. It tells how to collect information on the different kinds of services provided and the prices, but not on indicators of the quality of the service.

The document details the use of in-person interviews with cemetery, funeral, and grave marker sales staffs. It provides thorough, but simple directions. It also offers substantial background information, and a glossary of terms for training surveyors.

Copies of data collection instruments that can be used for such a study are available in the referenced document.

The document is available from the Government Printing Office, Washington, D.C. 20402, for $1.05 (#018-000-00-185-3).* [DOC = 53 pp]

CHARITIES

Bakal, Carl. **Charities: Which Ones Are Worth Giving To?** *Readers Digest* 104 (February 1974):82-6.

This document suggests several things that an individual should learn about a charity before making a donation to it. It discusses some ways to judge the quality of performance. These include whether the charity is licensed when required (23 states and D.C. regulate them), efficiency of the office operations, whether the methods of fundraising and promotion are ethical, how active and responsible the Board of Trustees is, and the public availability of an annual report and budget. Examples of charity rip-offs and organizations that misuse funds are included.

The document is available from CERN.* [DOC = 3 pp]

Do More Good With Your Charity Dollars. *Changing Times* (December 1979):25-7.

This document suggests several things that an individual should learn about charities before selecting one. It discusses several ways to judge the quality of service, such as by learning how long the organization has been in existence, what geographical area and number of people benefit from the charity, who are on the organization's staff and board of trustees, what are the various sources of income for the charity, and how much was spent last year on programs, administration, and fundraising.

The article suggests two good sources for information on individual charities: the Philanthropic Advisory Service of the Council of Better Business Bureaus, and the National Information Bureau. The *Foundation Directory*, which includes synopses of individual foundations' guidelines for the charities they support, is also mentioned as a useful source.

The document is available from *Changing Times* Reprint Service, 1729 H St. NW, Washington, D.C. 20006, for $1.25.* [DOC = 3 pp]

Gildea, William. **Children's Charities: The Golden Fleece?** *Today's Health* (presently called *Family Health*) (October 1974):35,36,38,39,65,66.

This document provides a brief but useful discussion of abuses that citizens sometimes encounter when dealing with charities that allegedly help youth. These include charities that collect millions of dollars, yet spend as little as ten percent of their income for actual work with children, and organizations that pretend to be charities (such as candy peddlers), but are actually profit-making companies using deceptive names to mislead people. Some states regulate charities, but on the whole, federal tax laws and regulations are haphazard and not rigorously enforced, allowing charity operators to go their own way with little government surveillance. The document suggests that these frauds can be prevented if citizens investigate charitable organizations before giving.

The document is available from CERN.* [DOC = 6 pp]

Give But Give Wisely. Washington, D.C.: Council of Better Business Bureaus, Inc., Philanthropic Advisory Service (June 1980).

This document reports an extensive comparison of national and international soliciting charitable organizations. For each charity it reports on whether it fails to comply with 14 standards for ethical conduct. The standards are summarized in *Better Business Bureau's Standards for Charitable Solicitation* (Washington, D.C.: Council of Better Business Bureaus, Inc. (1980) 15 pp.) The document provides the compliance information on approximately 300 charities about which the BBB is most frequently asked for information.

The BBB maintains files on almost 10,000 different charities. Individual reports are available on each of these. The reports provide information on: background, purpose, major activities, management, financial condition, uses of contributed money, fund raising methods, and tax status. They also state whether each charity meets BBB standards and, if it does not, the reasons.

Data were collected by mailed questionnaires to charities that have requested review by the BBB and to those about which many inquiries have been received by the BBB. The BBB also examines records of the local agencies which regulate the charities, and requests audited reports by certified public accountants. This allows, in many cases, for cross-checking information against a second source. The BBB lists charitable organizations which refuse to provide requested information, and indicates their lack of cooperation.

Details of the study plan and copies of the major data collection instruments are available as supplemental materials.

The document is available from The Council of Better Business Bureaus, Philanthropic Advisory Service, 1150 17th St. NW, Washington, D.C. 20036, for $1.00. The Better Business Bureau's Standards are available from the same source for $1.00.* Supplemental materials are available from CERN. [DOC = 5 pp; SUP = 5 pp].

United Way: Are The Criticisms Fair? *Changing Times* (October 1977):29-31.

This document provides a brief but useful discussion of some criticisms frequently made about the United Way. The United Way's responses to these criticisms are also given. Some of the criticisms lodged against United Way are: it is too large and powerful an organization; it sometimes undermines charities that are very worthwhile, but do not have UW backing; it pressures people to contribute because it operates through employers; and it allows some organizations such as Salvation Army and American Red Cross to solicit the public twice, once in the United Way campaign and again in their own drives. United Way's responses to these criticisms are: it is efficiently run, unlike some smaller charities; only 11 percent of the amount collected goes to administration; it reduces the number of charitable solicitations that a person receives in the mail; it allows organizations that have not been funded by UW to speak out at a public hearing, and the public supports UW because it wants to, not because of the alleged pressure.

The document is available from CERN.* [DOC = 3 pp]

Wise Giving Guide. New York City: National Information Bureau, Inc. (June 1980).

This document reports an extensive rating list of national charitable organizations. It reports whether each of 350 organizations complies with eight standards of ethical conduct. The standards are summarized in *NIB's Basic Standards in Philanthropy* (New York, NY: National Information Bureau, Inc., 1977). Organizations which do not provide the requested information are included in the list, and their lack of cooperation is indicated. The document is updated monthly.

Detailed reports about each charity are also available. The reports provide information on: background, structure, purpose, program, fundraising, personnel, and finances. They also state whether the charity meets the NIB standards, and if not, why.

Data are collected by questionnaires mailed to most nationwide charities, and to others that have requested review by NIB or about which many inquiries have been received.

The document is available from National Information Bureau, Inc., 419 Park Ave. South, New York, NY 10016, for free. The *NIB's Basic Standards* is available from the same source, for free. [DOC = 8 pp; SUP = 17 pp]

CHECKING AND SAVINGS ACCOUNTS

Banking Project. McLean, Virginia: Paper from A Consumer Math Class, Langley High School, 1977.

This document reports a comparison of ten banks in McLean, Virginia, compiled by a high school consumer math class. For each bank, it reports the different kinds of services provided, fees, and interest rates, but no indicators of the quality of service.

Data were collected by in-person interviews with bank personnel. Verification of the information was obtained from each bank.

The study found that only one out of ten banks charged a per check or monthly fee for a regular checking account. Interest rates on savings accounts varied from 4 percent to 5¼ percent, a difference of 31 percent.

Some details of the study plan are available in the referenced document.

The document is available from CERN.* [DOC = 9 pp]

Break The Banks: A Shopper's Guide To Banking Services. San Francisco: San Francisco Consumer Action, 1973.

The document reports a major comparison of banking services in California. For each bank, savings and loan, and credit union, it reports the different kinds of services provided, fees, and interest rates, but no indicators of the quality of service.

Data were collected first by mailed questionnaires. Questionnaires were sent out twice, but few were returned. In order to obtain more information, researchers conducted telephone and in-person interviews with the financial institutions' personnel. The findings from these interviews were sent out to the institutions for verification. Many bankers, attorneys, legislators, and other people knowledgeable in the banking area were interviewed on loan rates and unfair banking practices.

The study found that checking account flat monthly charges ranged from $1 to $3 per month, a difference of 200 percent. Per check charges ranged from 6¢ per check to 11¢ per check. Savings accounts' interest rates for all banks, savings and loans, and credit unions differed by 56 percent, from 4½ percent to 7 percent. The minimum balance necessary for interest to be paid on savings accounts varied from none to $100.

The document also discusses loan services, unfair banking practices, and differences among various kinds of financial institutions. Checklists are provided to aid consumers in shopping for loans, checking accounts, and savings accounts.

Details of the study plan and copies of the major data collection instruments are not available in the referenced document or as supplemental materials.

The document is available from CERN.* [DOC = 72 pp (1-6, 45-58)]

Brobeck, Stephen and Hoffman, Naphtali. **The Cleveland BankBook,** Cleveland, Ohio: Cleveland Consumer Action, 1976.

This document reports a major comparison of banking services in Cleveland, Ohio. For each bank, it reports the different kinds of services provided, fees, and interest rates, but no indicators of the quality of service.

Data were collected by several means, including telephone interviews with banks, using a standardized form. Each bank

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**See page 2 for further information on acquiring documents and supplemental materials.*

was called twice and, if there was a discrepancy, the principal researchers checked with bank personnel at two branch offices and/or the main office. Summary profiles (in back of the book) or fact sheets were sent to all banks for verification. About 50 percent of the banks voluntarily returned the profiles, but most of the rest needed to be contacted several times.

The study found that "free" checking was the most convenient and cheapest checking account for most consumers. Checking accounts were compared by presenting the annual cost for four different types of check writers: very light (5 checks/month), light (10 checks/mo.) moderate (20 checks/mo.), and heavy (30 checks/mo.). Bank charges differed by as much as $67.00 a year for a 20-check per month account. The investigators found that when financial institutions were asked questions about bank services over the phone, bank personnel offered inaccurate or incomplete information more than 50 percent of the time.

The document also compares different banks' policies on time deposits, installment loans, and bank credit cards. Reforms in the banking industry are suggested.

Details of the study plan and copies of the major data collection instruments are not available in the referenced document or as supplemental materials.

The document is available from Cleveland Consumer Action, 532 Terminal Tower, Cleveland, OH 44113, for $2.95.* [DOC = 138 pp (9-45 84-90)]

Caviness, Nancy. **Is A Now (Negotiated Order of Withdrawal) Account For You? A UConn PIRG Consumer Guide.** Storrs, Connecticut: University of Connecticut Public Interest Research Group, 1979.

This is a brief but helpful guide to the new banking service, Negotiated Order of Withdrawal. Seven banks' NOW accounts are compared. It is suggested that NOW accounts in Storrs, Connecticut in 1979 were not a good deal for persons who kept a low minimum balance in their checking accounts and wrote a fair number of checks each month.

The document is available from Connecticut Public Interest Research Group, 30 High St., Hartford, Ct 06103, by sending a self-addressed, stamped, legal-size envelope.* [DOC = 2 pp]

Checking Accounts. *Washington Consumers'* CHECKBOOK 1, no 3 (Spring 1977):91-104.

This document reports a comparison of bank checking account services in the Metropolitan Washington D.C. area. For each bank it reports the different kinds of services provided, and fees. It also reports complaint rates, based on complaints on file at the federal bank regulatory agencies.

Data were collected by telephone interviews with bank personnel. Filled in data forms were sent to each bank for verification. A notable feature of this study is overcoming the bank personnel's reluctance to provide requested information by posing as customers to gather initial data.

The study found that, for a sample customer who kept his or her checking account's minimum balance between $100 and $200 most of the year, the annual checking costs would vary from $8.54 to $52.40, a 514 percent difference. It also found that most customers in Washington, D.C. during the time of the study would have paid less by utilizing a checking account that specified a minimum balance, rather than one that charged monthly maintenance and per check fees.

The document offers a formula to calculate the type of checking account best suited to a customer's check-writing and depositing habits. Checking account charges and interest-bearing checking accounts are described. Details of the study plan and copies of the major data collection instruments are available in the referenced document and as supplemental materials.

The document is available from *Washington Consumers'* CHECKBOOK, 1518 K St, NW, Suite 406, Washington, D.C. 20005, for $5.65 (includes four other bank studies). Supplemental materials are available from CERN.* [DOC = 14 pp; SUP = 47 pp]

A Comparative Guide To Checking and Savings In Prince William County. Woodbridge, Virginia: Prince William County Office of Consumer Affairs, 1976.

This document reports an extensive comparison of banking services in Prince William County, Virginia. For each bank it reports the different kinds of services provided, fees, and interest rates, but no indicators of the quality of service.

Data were collected by questionnaires given to bank officers. Rough drafts of the document were sent to bank officers for verification. Notable features of this study include having a staff person hand-deliver the questionnaire; reviewing it with the bank officer when picking it up; and cross-checking information with three independent accountants to verify some of the figures. When compiling this document, the researchers found that policies of the banks were not well known by bank personnel. Therefore, it is important to thoroughly question the personnel and cross-check answers.

This document contains a series of tables on the many services offered by banks, such as checking accounts, overdraft loans, cash advance loans, and miscellaneous services.

Details of the study plans and copies of the major data collection instruments are available as supplemental materials.

The document and supplemental materials are available from CERN.* [DOC = 17 pp; SUP = 12 pp.]

Correll, William H. **Consumers Guide To Erie County, PA Banks And Savings And Loan Associations.** Edinboro, Pennsylvania: Institute for Community Services, Edinboro State College, 1979.

This document reports an extensive comparison of banking services in Erie County, Pennsylvania. For each bank and saving and loan association it reports the different kinds of services provided, fees, and interest rates, but no indicators of the quality of the service. Thirteen financial institutions are profiled, with information on their checking accounts, savings accounts, mortgage loans, consumer installment loans, credit cards, and Individual Retirement Accounts.

Data were collected by several means, including in-person interviews with the highest officer at each bank. A draft write-up was sent to each bank for verification. A notable feature of this study was overcoming the bankers' reluctance to provide the requested information by contacting the highest officer in the bank at the beginning of the study and being open about its purpose.

The study found that banks and savings and loans paid 4 to 5.5 percent on regular savings account, with the annual percentage yield varying from 4.08 percent to 5.65 percent.

Details of the study plan and copies of the major data collection instruments are not available in the referenced document nor as supplemental materials.

The document is available free from the Institute for Community Services, Edinboro State College, Edinboro, PA 16444.* [DOC = 34 pp]

Cunningham, Richard. **God Rest Ye Merry, Bankers May Ye Make The Yuletide Pay.** *bait & switch* Cleveland, Ohio: Cleveland Consumer Action Foundation, 1976:1-4.

This document reports a comparison of Christmas savings clubs in Cuyahoga County, Ohio. For each of the 37 financial institutions surveyed, it reports the interest rate, the effective annual yield, length of deposits, amounts accepted, and penalties.

The study found that Christmas clubs savings accounts' effective annual yield varied from nothing to 5.39 percent. On some accounts it was possible to lose money, since no interest or bonuses were offered, but a customer could be penalized for early withdrawal.

Details of the study plan and copies of the major data collection instruments are not available in the referenced document nor as supplemental materials.

The document is available from CERN.* [DOC = 4 pp]

DC PIRG Guide To Banking Services In the GWU Area. Washington D.C.: DC Public Interest Research Group, undated.

This document reports a comparison of banking services in a section of Washington, D.C. For each of the eight banks it reports the different kinds of services provided, fees, and interest rates, but no indicators of the quality of the service.

Data were collected by in-person interviews with bank officers from a randomly-selected branch of each bank. An unusual feature of this study was seeking personal interviews with branch personnel without a prior appointment. This tests whether the information is available upon request from any bank representative, a situation similar to one a consumer might face.

The study found that only one bank offered free checking and most banks had differing terms for the services offered.

Details of the study plan and copies of the major data collection instruments are available as supplemental materials.

The document and supplemental materials are available from CERN.* [DOC = 2 pp; SUP = 14 pp]

Guide for Checking Accounts. Rockville, Maryland: Montgomery County Office of Consumer Affairs, 1976.

This document reports a comparison of checking accounts in Montgomery County, Maryland, and the District of Columbia. For each bank's checking account option(s) it reports the costs of various services, but no indicators of the quality of the service.

Data were collected from bank brochures and telephone interviews with bank personnel. A copy of the initially collected information was mailed to each bank for verification and comment.

The study found that prices for similar checking account services varied widely between banks.

The document begins with a discussion of terms used frequently by banks to advertise their checking account services. Terms such as "totally free checking," "free checking with a minimum balance," and "checking with a service charge" are defined in terms of their impact on consumers.

Details of the study plan and copies of the major data collection instruments are not available in the referenced document nor as supplemental materials.

The document is available free from the Montgomery County Office of Consumer Affairs, 611 Rockville Pike, Rockville, MD 20852. [DOC = 10 pp]

Hamsher, Jane. **Up Your Savings!** *The San Francisco Bay Guardian* (June 1979):17-23.

This document reports a major comparison of saving account services at banks and saving and loan associations in the Bay Area. For each financial institution it reports the different kinds of saving account services provided and the earnings on those accounts, but no indicators of the quality of the service.

Data were collected by questionnaires mailed to 91 institutions. Banks that did not return the questionnaire were sent a second one. Numerous follow-up phone calls were also made. An unusual feature of the study was a method developed to overcome bank personnel's reluctance to provide information. The researcher learned the name of one operations officer, and called another officer at a different branch and said that the first officer had referred him/her to this officer. The banks were asked to compute total interest on a sample account. A financial consultant recomputed the amounts using the banks' stated formulas.

The study found that 34 different systems for computing interest existed among 77 institutions. Total interest earned by the sample savings accounts varied from $52.14 to $70.75, a difference of 36 percent.

A detailed explanation is provided on how banks compute interest and how different computations affect the consumer's earnings.

The document is available from *San Francisco Bay Guardian*, c/o Back Issues, 2700 19th St., San Francisco, CA 94110, for $1.00.* [DOC = 7 pp]

How To Pick The Best Savings Account. *Consumer Reports* 40 (February 1975):90-97.

This document suggests several things that an individual should learn about banks' savings account policies before selecting one. It suggests that the individual learn about the interest rate, the method of computing and compounding interest, the amount of "maintenance" fees, the services that the bank can offer (such as providing a mortgage or loan), the number of grace days, and the amount of withdrawals allowed per month.

The article describes the four most popular methods of compounding interest. It discusses several other investments, including credit union deposits, money-market funds, government securities, and savings bonds.

The document is available from Consumers Union, Readers Service, 256 Washington St., Mt. Vernon, NY 10550, for approx. $1.25.* [DOC = 8 pp]

How To Survey The Banks Around Your Campus. Boston: Massachusetts Public Interest Research Group, undated.

This document describes how to do a comparison of banking services. It tells how to collect information on the provided

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**See page 2 for further information on acquiring documents and supplemental materials.*

services, fees, and interest rates. It does not tell how to collect information on indicators of the quality of service.

The document provides step-by-step instructions on the use of a questionnaire to be filled out by bank personnel. The questionnaire is presented to the bank official during an interview that has been arranged by the researcher. This document is designed to aid PIRGs throughout the country doing consumer studies of bank services in campus communities.

Data collection instruments that can be used for such a study are included in the referenced document.

The document is available from Massachusetts Public Interest Research Group, 120 Boylston St., Boston, MA 02116, for $.75.* [DOC = 31 pp]

Matthews, Lori and Amlo, Dawn. **A Guide To Banking In New Britain.** Hartford, Connecticut: Connecticut Public Interest Research Group, 1978.

This document reports a comparison of seven financial institutions in New Britain, Connecticut. For each bank, it reports the different kinds of services provided, their fees, and the interest rates, but no indicators of the quality of the service.

Data were collected by telephone interviews with bank personnel, and some follow-up calls for verification.

The study found that the true annual interest rate or annual percentage yield at the banks varied from 5.12 percent to 5.47 percent.

This document is in the form of a one-page brochure with a clear table of information to illustrate the banking services available. This design allows small groups to inexpensively print and distribute a publication.

Details of the study plan and copies of the major data collection instruments are not available in the referenced document nor as supplemental materials.

The document is available from Connecticut Public Interest Research Group, 30 High St., Rm. 108, Hartford, CT 06103, by sending a self-addressed, stamped, legal-size envelope.* [DOC = 2 pp]

Moore, J.B. **It's In Your Interest, The Consumer Guide To Savings Accounts.** San Francisco: San Francisco Consumer Action, 1976.

This document reports a comparison of savings accounts in California. For each bank and savings and loan, it reports the different kinds of services provided, fees, and interest rates, but no indicators of the quality of service.

Data were collected by two mailings of questionnaires to the 100 largest banks and savings and loans, followed by telephone interviews to update the information.

The study found that interest earnings on the sample savings accounts at banks ranged from $35.19 to 47.45, a difference of 35 percent. At savings and loan institutions, earnings varied from $47.04 to $51.56, a difference of 10 percent.

The document describes the different elements to consider in assessing savings accounts, such as grace periods, annual percentage rate, annual percentage yield, and charges. The different kinds of time accounts are explained, along with tips on how to save money. Checklists are provided to aid consumers in determining the best regular savings account and time deposit account for their needs.

Some details of the study plan are available in the referenced document.

The document is available from San Francisco Consumer Action, 26 7th St., San Francisco, CA 94103 for $.75.* [DOC = 97 pp (9-13, 31-52)]

Morse, Richard L.D. **Check Your Interest.** Manhattan, Kansas: Morse Publications, 1978.

This document explains how to compute the accumulated interest earned by savings accounts during any given interval from 1 to 365 days. It provides the information in tables for continuous compounding and for daily compounding, at 5 percent interest and at 5.25 percent interest. It explains how to modify the data in the tables to get the correct results for several other forms of compounding. Tables with other interest rates (.25 percent to 18.00 percent) are available from the source for 50¢ per specified interest rate.

The document is available from Morse Publications, 2429 Lookout Dr., Manhattan, KS 66502, for $2.00.* [DOC = 31 pp]

Picking The Best Checking Account. *Consumer Reports* 40 (January 1975):34-38.

This document suggests several things that an individual should learn about checking accounts before selecting one. It discusses the different kinds of checking account services provided by banks and how to make meaningful fee comparisons, but not how to judge the quality of the service.

Six basic types of checking accounts are discussed, including analysis plan, activity or "per check" plan, minimum balance plan, free checking, package accounts, and Negotiable Order of Withdrawal (NOW) accounts. Examples of costs for these different accounts are reported. The document offers a checklist for comparing alternative checking account arrangements within and among banks, depending upon the "activity" of the account. Though it is suggested that consumers should shop around, it is noted that banks may not be very helpful about providing information.

The document is available from Consumers Union, Readers Service, 256 Washington St., Mt. Vernon, NY 10550, for approx. $1.25.* [DOC = 5 pp]

Ross, Nancy [illegible] **NOW: Banks, Clients Getting Set For Interest Bearing Checking.** *The Washington Post* (28 July 1980): Washington Business 1, 12.

The document reports a comparison of banks' automatic transfer accounts in the Washington, D.C. area. For each bank, it reports the monthly fee, interest rate, minimum required balance, and transfer fee. No indicators of the quality of the service are reported. The article explains how to compute the net earnings or charges when using any of the accounts and reports the range of results for three situations that differ in minimum balance and number of transactions. Data were collected by questionnaires mailed to bank presidents.

The study found that for an account with an average monthly balance of $1,200, with 20 checks written each month, a customer could make as much as a $60 net gain or incur as much as a $129 loss, depending on the bank used. The study also found that balances of less than $500 made all interest bearing checking accounts undesirable for both the customer and the bank.

Details of the study plan and copies of the major data collection instruments are available in the referenced document.

The document is available from CERN.* [DOC = 2 pp]

Savings. *Washington Consumers'* CHECKBOOK 1, no. 3 (Spring 1977):7-44.

This document reports comparison of savings accounts, savings certificates, and IRAs in the Washington, D.C. area. For each bank, savings and loan company, and credit union, it reports the different kinds of services provided and the effective yields of the various savings arrangements, but no indicators of the quality of the service. Data were collected primarily by structured telephone interviews with the institutions' staff. The staff members' responses were recorded on a questionnaire, which was subsequently mailed to the institution for verification.

The effective annual yield on regular savings accounts was found to vary from 4.55 to 5.20 percent at banks, 5.35 to 6.14 at savings and loans, and 2.81 to 6.94 at credit unions.

The document also includes a discussion of various ways in which yields are defined and of other factors that affect how much interest a customer will actually earn. There is also a brief introduction to other forms of savings and a chart showing the average cumulative return on alternative forms of investments between 1955 and 1976.

Details of the study plan and copies of the major data collection instruments are available in the referenced document and as supplemental materials.

The document is available from *Washington Consumers'* CHECKBOOK, 1518 K St. NW, Suite 406, Washington, D.C. 20005, for $5.65 (includes four other bank studies). Supplemental materials are available from CERN.* [DOC = 39 pp; SUP = 47 pp]

U.S. Congress. Senate Committee On Banking, Housing and Urban Affairs. **Consumers Guide To Banking: Staff Report On Commercial Bank Charges In The New York And Washington, D.C. Metropolitan Areas.** Washington, D.C.: Government Printing Office 1976.

This document reports an extensive comparison of commercial banking services in the New York and Washington, D.C. metropolitan areas. For each commercial bank, it reports the different kinds of services provided, and fees charged, but no indicators of the quality of the service.

Data were collected by questionnaires mailed to commercial banks with assets of at least $50,000,000. The 40 banks voluntarily participated in the study.

The study found that charges for the same kind of checking account plan are likely to vary between banks. Monthly special checking account charges ranged from none to $.75 per month plus $.15 per check.

The document compares banks' policies on overdrafts, checking charges, miscellaneous fees, and length of time for check clearing. It also provides comparative information on credit card plans, installment consumer credit, mortgage loans, and savings accounts.

Details of the study plan and copies of the major data collection instruments are not available in the referenced document nor as supplemental materials.

The document is available from the Government Printing Office, Washington, D.C. 20402, for $1.60 (#052-070-03309-6).* [DOC = 43 pp]

CONTRACTORS—GENERAL

Edgerton, Jerry. **Being Your Own General Contractor.** *MONEY* 5 (September 1976):70-72.

This article discusses how to save up to 15 percent on a new house or addition by doing the general contracting yourself. There is a quiz to test if you are suited for the task. Advice is offered about the need for meticulous planning, how to obtain financing, and how to carry out the actual building. Disadvantages to being one's own contractors are also discussed, such as the time involved, the need for knowledge of basic home repairs, and the need for substantial patience and persistence.

The document is available from *MONEY* Business Office, Time and Life Bldg., Rockefeller Center, New York, NY 10020, for $.75.* [DOC = 3 pp]

Fields, Howard, and Nicholson, R. Dan, Jr. **The Home Improvement Game: How Not To Be Ripped Off.** *Washingtonian* 13 (April 1978):95-102.

This document provides a substantial discussion of ripoffs that customers encounter when dealing with home improvement contractors or workers. These include the home improvement contractor asking for a deposit on a job and then leaving town without completing the work; using cheap materials and supplies that will wash away or fall apart when the weather becomes disagreeable; working without a building permit; and patching problems when replacement with new materials is the best alternative.

The article presents a description of seven common "cons," which were compiled from complaints reported to consumer affairs agencies. Twelve precautions for avoiding "ripoffs" are listed along with advice from consumer affairs officers familiar with home improvement frauds.

The document is available from *Washingtonian*, c/o Back Issues Dept., 1828 L St. NW, Washington, D.C. 20036, for $1.20 (prepay).* [DOC = 7 pp]

Fields, Howard and Nicholson R. Dan, Jr. **The Home Improvement Game: Should You Try To Do It Yourself?** *Washingtonian* 13 (May 1978):165-173.

This document offers a good discussion about which home improvement jobs homeowners generally should and should not attempt themselves. It suggests that excavation, major electrical work, major plumbing work, plastering, roofing, and fireplace construction are generally not suited to do-it-yourselfers because they require a lot of technical knowledge and/or are hazardous. Installing wallboard, roof shingles and gutters can often be done professionally for the same price as a do-it-yourselfer would pay for the materials. A list of useful home improvement magazines and books is included.

The document is available from *Washingtonian*, c/o Back Issues Dept., 1828 L St. NW, Washington, D.C. 20036, for $1.35.* [DOC = 8 pp]

**See page 2 for further information on acquiring documents and supplemental materials.*

Home Improvement Contracts: How To Protect Yourself. *Consumer Reports* 43 (February 1978):74-77.

This document provides an excellent discussion about important points that should be included in a contract for home-improvements. Clauses specifying the complete job, starting and completion dates, schedule of payments and hold-back provisions, and protection against liens, are just some items that need to be seriously considered for inclusion. A chart summarizes certain aspects of state laws regulating home improvements in 15 states and D.C. Suggestions on how to choose and work with a contractor are also included.

The document is available from Consumers Union, Readers Service, 256 Washington St., Mt. Vernon, NY 10550, for approx. $1.25.* [DOC = 4 pp]

Home Repair Rip-Offs: And What To Do About Them. *Consumers Digest* (March/April 1980):14-18.

This document suggests several things that an individual should learn about home repair contractors before selecting one. It discusses some ways to judge the quality of the service and offers practical information on how to obtain financing for home improvements, how to write a home improvement contract, and how to protect one's rights. It suggests that the quality of service be assessed by several things, including licensure of the firm, complaints filed with the Better Business Bureau, and recommendations from material suppliers, subcontractors, lending institutions, and architects.

The document is available from *Consumers Digest*, 5705 N. Lincoln Ave., Chicago, IL 60659, for $2.00.* [DOC = 5 pp]

Homeowner's Glossary of Building Terms. Washington, D.C.: U.S. Department of Housing and Urban Development, 1976.

This publication defines many terms used in home construction, repair, and maintenance. It is not a comprehensive list, but will provide a quick reference for those who are unfamiliar with building terminology.

The document is available free from the Department of Housing and Urban Development, Publications Service Center, Rm. B258, Washington, D.C. 20410.* [DOC = 16 pp]

How To Choose A Home Maintenance Firm. *Washington Consumers'* CHECKBOOK 1, no. 4 (Winter 1977):6-17.

This document describes how to do a comparison of home maintenance firms. It tells how to collect information on the different kinds of services provided by these firms, on several indicators of the quality of service, and on prices. The suggested indicators of quality include licensure of firm, equipment used, customer satisfaction, ability of firm to answer a few technical questions, and warranty policy.

The document discusses the use of mailed questionnaires to customers, telephone interviews with the firm's staff, inspection visits to work previously completed by firm, and examination of records kept by local government agencies and the Better Business Bureau. Desirable features of the proposed methods include cross-checks of information against a second source, collection of price estimates at more than one point in time, and computation of complaint rates that control for the volume of business done by the firm.

This document summarizes the approach used by *Washington Consumers'* CHECKBOOK to gather information for their Home Maintenance volume. It includes details on different warranties and promises, how many estimates consumers should obtain on a firm, and some statistics about Washington D.C. home maintenance firms' service performance and price.

A sample of a customer questionnaire that can be used for such a study is included in the referenced document.

The document is available from CERN.* [DOC = 21 pp]

CONTRACTORS—HEATING AND AIR CONDITIONING

Heating And Air Conditioning Contractors. *Washington Consumers'* CHECKBOOK 1, no. 4 (Winter 1977):39-65.

This document reports an extensive comparison of heating and air conditioning contractors in the metropolitan Washington, D.C. area. For each contractor it reports the different kinds of services provided, several indicators of the quality of the service, a price index score, and the firm's formulas for figuring service charges. The quality of service was assessed by several indicators such as which firms have licensed master heating and a/c mechanics, master plumbers, and master electricians, scheduling procedures for emergencies and appointments, complaint rates, and results of a customer satisfaction survey.

Data were collected by questionnaires mailed to CHECKBOOK and Consumer Reports' readers and to the contracting firms, and by examination of records kept by consumer protection and licensing offices. Records at the latter offices were used to check insurance policies and the "master" status of employees at each firm. Exemplary features of this study include cross-checking information with a second source, and collecting price data at more than one point in time on several carefully-specified jobs.

The study found that price index scores for installation jobs differed by as much as 48 percent among the firms.

The article also provides information on service contracts, how to choose equipment, and how to check out firms on one's own.

Details of the study plan and copies of the major data collection instruments are available in the referenced document and as supplemental materials.

The document and supplemental materials are available from CERN.* [DOC = 31 pp; SUP = 12 pp]

Heating The Home. *Consumers' Research Magazine* (October 1976):185-191.

This document contains a general discussion about the products used for heating a home, including gas-fired, oil-fired, and electric heating equipment. It discusses the different methods for heating water and rooms, ways to conserve energy, fuel cost comparisons, and recommended brands for various kinds of heating products.

The document is available from *Consumers' Research Magazine*, Washington, NJ 17882, for $2.00 [DOC = 7 pp]

CONTRACTORS—INSULATION

Banking On Your Windows. Chicago: Architectural Aluminum Manufacturers Association, 1977.

This document contains an excellent discussion on home energy loss through different types of windows. Tables and simple formulas are provided for calculating heat losses through windows and for estimating energy savings from installing insulating glass windows or storm windows. Definitions of commonly-used energy terms are included.

The document is available from the Architectural Aluminum Manufacturers Association, 35 Wacker Dr., Chicago, IL 60601, for $2.50.* [DOC = 19 pp]

Exterior Caulking Compounds, Energy-Saving Thermostats, and **Flue-Heat Recovery Devices.** *Consumer Reports* 43, (September 1978):536-542.

These documents contain ratings of different brands of the following energy-saving devices; exterior caulking compounds, energy-saving thermostats, and flue-heat recovery devices. Each brand of the devices was tested for effectiveness. Exterior caulking compounds were placed in gaps on outdoor panels for 16 months to assess their durability. Energy-saving thermostats were placed in researchers homes to see how effectively they adjusted the houses' temperatures and how easy they were to install. Flue-heat recovery devices were attached to a specially instrumented oil furnace to measure how much excess heat was recovered and to learn how easy they were to install.

The document is available from Consumers Union, Readers Service, 256 Washington St., Mt. Vernon, NY 10550, for approx. $1.25.* [DOC = 7 pp]

In The Bank Or Up The Chimney? A Dollars And Cents Guide To Energy Saving Home Improvements. Washington, DC: Government Printing Office, 1975.

This document provides excellent information on insulating a house. It discusses the use of caulking, weatherstripping, storm windows, and insulating fill. One section describes where each of these materials is used, how to estimate the cost of materials for a given job (the assumed material prices are now obsolete, but can be updated), and how to estimate the resulting heating and cooling cost savings. Another section details the correct installation procedures and provides many informative illustrations.

The document is available from the Government Printing Office, Washington, D.C. 20402, for $1.70 (#023-000-00411-9).* [DOC = 80 pp (11-58)]

Insulation And Storm Windows: *Washington Consumers'* CHECKBOOK 2, No. 4 (Summer 1980):2-24.

This document reports a comparison of insulation and storm window installers in the Washington, D.C., area. For each installer it reports the different kinds of services provided, indicators of the quality of service, and a price index score. The quality of service was assessed by several indicators, including number of complaints on file at local offices of consumers affairs and the Better Business Bureau, complaint rates (number of complaints/number of employees doing the given kind of work), and results of a customer satisfaction survey.

Data were collected by several means including mailing customer questionnaires to CHECKBOOK magazine and *Consumer Reports* subscribers in the Washington, D.C. area, mailing questionnaires to the installation firms, and having homeowners get bids for improvements to their houses. A notable feature of this study is that the price index is based on three price bids requested over a four-month period.

The study found that the percentage of customers satisfied with the overall performance of the firms varied from 83 to 100 percent for insulation firms and from 73 to 100 percent for storm window installers. The price index scores differed by as much as 67 percent for the insulation firms and by as much as 49 percent for the storm window installers.

The document also includes major discussions on: how much D.C. area homeowners can expect to save in home heating and cooling costs from various insulating jobs; characteristics of different kinds of caulking, weatherstripping, storm windows, and insulating fill; proper installation procedures; and how to get the best service from an installer.

Details of the study plan and copies of the major data collection instruments are available in the referenced document and as supplemental materials.

The document is available from *Washington Consumers'* CHECKBOOK, 1518 K St. NW, Suite 406, Washington, D.C. 20005, for $5.65 (includes four other studies). Supplemental materials are available from CERN.* [DOC = 24 pp; SUP = 23 pp]

The Overselling Of Insulation. *Consumer Reports* 42 (February 1978): 67-73.

The document contains a discussion about the overmarketing of insulation. With promises of big decreases in fuel bills and homeowner tax credits, many insulating businesses are advocating high amounts of insulation to be placed in homes. The document points out that each additional R value of insulation will save the homeowner a little less energy than the earlier one, and that very high amounts of insulation may not be a very good investment. It provides a formula for helping homeowners estimate their first year annual savings in fuel costs from various insulation projects (including adding insulation where there already is some).

The document is available from Consumers Union, Readers Service, 256 Washington St., Mt. Vernon, NY 10550, for approx. $1.25.* [DOC = 7 pp]

Storm Windows And Weather Stripping. *Consumer Reports* 43 (October 1978):583-587.

This document contains a discussion on how to calculate

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savings obtained by installing window weather stripping, storm windows, and insulating glass windows. The calculations take into account the condition of the existing windows and the climatic zone in which the house is located.

The document is available from Consumers Union, Readers Service, 256 Washington St., Mt. Vernon NY 10550, for approx. $1.25.* [DOC = 5 pp]

Urea-Formaldehyde Foam Insulation. *Consumers' Research Magazine* (March 1979):19-20.

This document provides a brief but useful discussion of problems that some customers encounter when using urea-formaldehyde foam insulation or other products made with urea-formaldehyde. Recent studies by the University of Washington of 288 mobile and conventional homes have found gas emissions coming from urea-formaldehyde foam, particle board, chipboard, and plywood. These emissions have been associated with complaints of illness and discomfort from residents. Exposures of formaldehyde at levels below one part per million can result in biochemical and tissue changes in animals. This suggests that formaldehyde *might* be a cause of cancer. Though the National Cancer Institute and many government agencies are investigating formaldehyde emissions and their effect on people, no substantial conclusions or solutions exist to date.

The document is available from *Consumers' Research Magazine*, Washington, NJ 07882, for $2.00.* [DOC = 2 pp]

CONTRACTORS—WATERPROOFING

Basement Waterproofing. *Washington Consumers'* CHECKBOOK 2, no. 3 (Spring 1980):3-15.

This document reports an innovative comparison of basement waterproofers in metropolitan Washington, D.C. For each waterproofer, it reports their proposed solution, guarantee, and price for correcting leakage in a test home basement. It compares the proposed solutions against an inexpensive and simple one suggested by independent experts and subsequently used with success on the house. It also reports the level of customer satisfaction with each firm (based on a survey of CHECKBOOK magazine's 20,000 subscribers and some other residents of the D.C. area) and the number of complaints filed against each at local offices of consumer affairs and at the Better Business Bureau. An unusual feature of this study is the comparison of firms' alternative proposed solutions against independent experts' suggestion, and verification that the independent experts' solution would actually work.

The study found that nine out of the ten firms recommended work that would have cost $1,200-$2,000, whereas the successfully used approach (grading and the extension of downspouts) involved $300 of materials and two days of labor. But the article points out that the utilized approach does not work in all cases, and it sometimes is difficult to know whether it will until you have actually tried it.

This article begins with some interest-catching anecdotes about solving wet basement problems with inexpensive, do-it-yourself remedies. It then describes how basements get wet, and possible ways to prevent this. Grading, gutters and downspouts, drain tiles (exterior and interior), sump pumps, soil injection and water proofing paints are some of the solutions discussed.

Details of the study plan and copies of the major data collection instruments are available in the referenced document and as supplemental materials.

The document is available from the *Washington Consumers'* CHECKBOOK, 1518 K St. NW, Suite 406, Washington, D.C. 20005, for $5.65 (includes three other studies).* [DOC = 17 pp]

Basement Waterproofing: Facing The Facts. *Consumer Reports* 39 (July 1974):509-11.

This document discusses the nature of services provided by waterproofing contractors. It looks at how water enters a basement, (through leakage, seepage or condensation), and then suggests a variety of ways to prevent it. A case study of one homeowner who experienced a waterproofing con job is described. Attempts by several state consumer protection agencies to sue the company involved for misleading and fraudulent practices are outlined. The process used by this company and many other companies (the clay-injection process) is judged useless.

The document is available from Consumers Union, Readers Service, 256 Washington St., Mt. Vernon, NY 10550, for approx. $1.25.* [DOC = 3 pp]

Spano, Stephen J. and Isoka[illegible], Douglas N. **Residential Drainage: Dealing With Wet Basement and Erosion Problems.** Hyattsville, Maryland: Washington Suburban Sanitary Commisson, 1979.

This document contains an excellent brief discussion about wet basement problems. It provides a basic description of the nature of these problems (with easy-to-read diagrams) and discusses alternative strategies for minimizing or eliminating them.

The document is available from the Public Affairs Office, Washington Suburban Sanitary Commission, 4017 Hamilton St., Hyattsville, MD 20781, for $1.50.* [DOC = 28 pp]

DAY CARE SERVICES

Auerbach, Stevanne. **All About Day Care.** *Parents* 52 (April 1977):40, 41, 46.

This article is a condensed version of Auerbach & Freedman's *Choosing Child Care: A Guide for Parents.* Refer to the annotation of that document in this section of the bibliography.

The document is available from CERN.* [DOC = 3 pp]

Auerbach, Stevanne and Freedman, Linda. **Choosing Child Care: A Guide For Adults.** San Francisco. Parents and Child Care Resources, 1976.

This document describes how to do a comparison of day care centers, family day care homes, and sitters. It tells how to collect information on the different kinds of services provided and on several indicators of the quality of service. The indicators of quality include licensure of the day care home or center; sufficiency and condition of equipment; social, learning, and emotional climate; space utilization and safety; and toys for education and play.

This document details the use of various checklists to assess the home or center. These checklists are to be used during or after observation of a typical day at the facilities. The number of "yes" responses on the five checklists are added together to yield a composite rating. Step-by-step instructions for parents and child care observers are given, and suggestions for interpreting the resulting information are provided. A listing of useful references is also included.

Copies of data collection instruments that can be used for such a study are available in the referenced document.

The document is available from Parent and Child Care Resources, 1169 Howard St., San Francisco, CA 94103, for $3.50.* [DOC = 38 pp (34-70)]

Bradbard, Marilyn R. and Endsley, Richard C. **Developing a Parent Guide To Quality Day Care Centers.** *Child Care Quarterly* 7. (Winter 1978):279-288.

This document describes how to do a comparison of day care centers. It suggests collecting data on 65 characteristics of day care centers. The characteristics involve: health and safety; interpersonal interactions (adult, child and peer); physical space; materials, equipment and activities; and coordination between the child's home and the day care center. The characteristics are coded as "present," "not present," or "unable to obtain information." It is noted that the data collection procedure has not been tested for reliability or predictive validity.

A list of all 65 characteristics to be coded is provided in the referenced document.

The document is available free from Marilyn Bradbard, Dept. of Family and Child Development, Spidle Hall, Auburn University, Auburn, AL 36849.* [DOC = 6 pp]

Gold, Jane R. and Bergstrom, Joan M. **Checking Out Child Care: A Parent's Guide.** Washington, D.C.: Day Care & Child Development Council of America, undated.

This document suggests several things that an individual should learn about child care before selecting a center. It discusses the different kinds of services provided by centers and several ways to judge the quality of the service.

It suggests that the quality of care a child receives will only be as good as the caregiver who provides the care and who is arranging the environment. A caregiver can be assessed for his/her ability to be warm and responsive, encourage intellectual growth, respect children's individuality, and offer consistent and fair discipline. The program's environment can be evaluated by its emotional climate (feeling of togetherness), the adult-child ratio, it's safety features, and the organization and sufficiency of equipment, materials, and toys.

This booklet is written in a manner that is easy-to-read and to-the-point. It includes brief sections on danger signals of a poor quality center or home and questions parents should ask concerning practical details (food, transportation, health-care, etc.).

The document is available from the Day Care and Child Development Council of America, Gryphon House Publications Delivery Service, 3706 Otis St., Mt. Rainer, MD 20822, for $1.75.* [DOC = 31 pp]

Honig, Alice S. and Lally, J. Ronald. **How Good Is Your Infant Program? Use an Observational Method to Find Out.** *Child Care Quarterly* 4 (Special Issue, Fall 1975):194-207.

This document reports an innovative assessment of the overall service provided by day care centers. It reports several indicators of the quality of service, based on observations of day care staff.

The data were collected by having observers stationed in the day care classroom record the actions of designated teachers during two-minute intervals over half-hour periods. The recording was done on a checklist form. Three versions were used, depending on the age of the children. The checklists cover interactions which affect or involve language development; social, personal, and physical skills; concept development; socio-emotional behavior; and housekeeping tasks.

The checklist forms and basic instructions for their use are included in the document.

The document is available from Alice Honig, Family Development Research Program, Childrens Center, 100 Walnut Place, Syracuse, NY 13210, for $.88 (ask for #48).* [DOC = 7 pp]

Keyserling, Mary Dublin. **New York City Child Care Programs: Challenges Ahead.** New York: Day Care Council of New York, Inc., 1974.

This document reports a major assessment of the overall service provided by day care centers in New York City. It reports on the different kinds of services provided, some indicators of the quality of the service, and prevailing fees. The quality of service was assessed by several indicators including licensure, facility characteristics, ratio of staff to children, percentage of directors or educational directors who are certified teachers, and impressions of investigators who visited the centers.

Data were collected primarily by in-person interviews with the following groups: directors, board members, and parents from a sample of the day care centers; professional and community groups; and New York city officials responsible for over-seeing day care centers. During visits to the centers the interviewers recorded their impressions of the quality of such things as supervision, educational programs, space and lighting, kitchen facilities, and sanitation.

The report includes extensive recommendation for improving the operation and regulation of child care centers in New York City.

Details of the study plan and copies of the major data collection instruments are available in the referenced document.

The document is available from the Day Care Council of New York, Inc., 205 E. 42nd St., Rm. 2000, New York, NY 10017, for $4.50.* [DOC = 160 pp (1-11, 41-64)]

**See page 2 for further information on acquiring documents and supplemental materials.*

Lemov, Penelope. **Day Care.** *Washington Post* (26 October 1978):DC 1, 4, 5.

This document reports a comparison of day care facilities in the District of Columbia. For each day care center it reports some of the services provided and fees, but no indicators of the quality of service. Data were collected by questionnaires mailed to the centers.

The study found that prices varied widely (ranging between $10 and 42.50 per week) for full-day programs. Lower priced centers were generally subsidized.

The document also discusses how to choose a child care facility and future trends in day care.

Details of the study plan and copies of the major data collection instruments are not available in the referenced document nor as supplemental materials.

The document is available from CERN.* [DOC = 6 pp]

Mattick, Ilse and Perkins, Frances J. **Guidelines For Observing And Assessment: An Approach To Evaluating The Learning Environment Of A Day Care Center.** Washington, D.C.: Day Care and Child Development Council of America, 1974.

This document offers an approach to evaluating day care through extensive detailed observations. Its primary focus is on assessing how well a day care center will contribute to the children's learning and development. It suggests that the day care environment can be conceptualized as comprised of the physical setting (spatial structures, materials, and temporal structure), interactional setting (teacher-child, child-child, staff-staff, and teacher-parent interactions), and the program (curriculum content, teaching strategies, and socio-emotional climate). The document discusses important aspects of each of these, and then provides an extensive list of things that should be observed about them. It, however, provides little information on how to arrange the observations, record the data, or analyze them.

The first part of the document also offers insights on goals for day care, discusses questionable aspects of some procedures for assessing day care, and provides useful references on day care evaluation materials.

The document is available from the Day Care and Child Development Council of America, Gryphon House Publications Delivery Service, 3706 Otis St., Mt. Rainer, MD 20822, for $4.95.* [DOC = 62 pp]

U.S. Department of Health and Human Services, Day Care Division, Administration for Children, Youth, and Families. **A Parent's Guide To Day Care.** Washington, D.C.: Government Printing Office, 1980.

This document suggests things that an individual should learn about day care centers before selecting one. It discusses the different kinds of services provided by centers and ways to judge the quality of the service. It suggests that the quality of service be assessed by several things, including licensure of the center, child/staff ratio, number of children and caregivers in a group, type and extent of program activities, condition and type of equipment, and facility characteristics. A checklist for assessing the quality of daycare is included.

The document also provides information on the different forms of day care, what to do about various kinds of problems that arise when using day care, and resource organizations.

The document is available from the Government Printing Office, Washington, D.C. 20402, for $3.50 (#017-091-002-31-2)* [DOC = 85 pp (1-37)]

The Women's Guide To Amherst-Northampton. (Chapter I: Child Care Resources). Amherst, Massachusetts: Everywoman's Center, 1973.

This document reports a comparison of child care centers in Amherst and Northampton, Massachusetts. For each center it reports the different kinds of services provided, some indicators of the quality of service, and fees. The quality of service was assessed by several things, including the center's policies and philosophies, parent involvement in program, types of activites offered, caregiver training, and facility characteristics.

Data were collected by several means, including mailed questionnaires, telephone interviews, and/or in-person interviews with day care personnel. In all cases, descriptive and interpretive material was mailed to the centers for feedback prior to publication.

The study found that prices can be difficult to compare since length and type of day care vary considerably among centers.

This chapter on child care resources includes questions parents can ask when assessing a center, some resource books that provide day care selection advice, and a listing of organizations (nationally) who offer advocacy or education in child care areas.

Details of the study plan and copies of the major data collection instruments are not available in the referenced document or as supplemental materials.

The document is available from CERN.* [DOC = 24 pp]

Zamoff, Richard B. **Guide To The Assessment Of Day Care Services And Needs At The Community Level.** Washington D.C.: The Urban Institute, 1971.

This document describes how to do a comparison of day care facilities. It tells how to collect information on the different kinds of services provided, several indicators of the quality of service, and fees. The indicators of quality include number of staff, their training, the program content, and health services arrangements.

The document details the use of in-person interviews with neighborhood day care center personnel to evaluate the centers. It also discusses telephone interviews with randomly chosen neighborhood residents to assess neighborhood day care needs. Instructions are given on sampling procedures, the training of interviewers, and presentation of the resulting data.

Copies of data collection instruments that can be used for such a study are included in the referenced document. Spanish translations of them are available from the Urban Institute.

The document is available from CERN.* [DOC = 110 pp (1-56)]

DENTISTS

Brunk, Linda; and Ilinitch, Ron. **An Ounce of Prevention: Dental Care In Northern Kentucky.** Newport, Kentucky: Concerned Citizens, 1976.

This document reports an extensive comparison of dentists in Northern Kentucky. For each dentist it reports the different kinds of services provided and some indicators of the quality of the service. The quality of service was assessed in several ways including initial examination procedure, routine dental procedures, x-ray procedures, and emergency equipment.

Data were collected by interviewing dentists in-person or over the phone, or by mailed questionnaires. Information received by phone was verified by sending a copy of the completed questionnaire to the dentist for confirmation.

The study found that dentists offered fairly similar treatment plans and had similar types of equipment.

Information on preventive dental care and how to shop for a good dentist is included in the booklet.

Details of the study plan and copies of the major data collection instrument are not available in the referenced document nor as supplemental materials.

The document is available from Concerned Citizens, Brighton Center, P.O. Box 325, Newport, KY 41072, for $3.00.* [DOC = 25 pp]

Consumer's Guide to Dentistry. Hartford, Connecticut: Connecticut Citizen Action Group in concert with Connecticut State Dental Association, 1974.

This document contains an excellent discussion about the nature of the services provided by dentists.

It discusses how to choose a dentist, signs that can signal a dentist who offers low quality treatment, preventive practices that patients can follow to avoid difficulties, and some reasons why it is important to make a careful selection of a dentist. It points out that since most dentists are in solo practice and there are virtually no quality reviews carried out by the profession or states, the consumer has little information to go on when choosing a dentist.

This was the first such guide produced in collaboration with a state dental association.

The document is available from CERN.* [DOC = 18 pp]

Dentists. *Washington Consumers'* CHECKBOOK 1, no. 1 (Winter 1976):105-12.

This document suggests several things an individual should learn about dentists before selecting one. It discusses the different kinds of services provided by dentists, some ways to judge the quality of care, and how to make meaningful price comparisons.

The article suggests that the quality of dental care be assessed by such things as: cleanliness and orderliness of a dentist's waiting room, membership in the Academy of General Dentistry (which requires continual learning from its membership), affiliation with a university, and recommendations from friends.

The document includes guidelines on good diagnosis and treatment plans and a chart of dental fees for the DC area during 1975. A useful checklist for selecting a dentist is also offered, along with recourse strategies for unsatisfactory dental care.

The document is available from CERN.* [DOC = 8 pp]

A Guide For Compiling A Consumers Directory Of Dentists. Washington, D.C.: Public Citizen's Health Research Group, undated.

This document provides instructions on how to prepare a consumer directory of dentists. It tells how to collect information on the different kinds of services provided by dentists, some indicators of the quality of service, and fees. Possible indicators of quality include affiliations with universities or associations, board certification in specialties, availability for emergencies, and x-ray practices.

The document details the use of questionnaires mailed to dentists and telephone interviews with dentists. Desirable features of the proposed methods include sending rough drafts of write-ups to the dentists for verification, thus maximizing accuracy and minimizing risk of law suits.

The guide offers many aids to consumer groups interested in such projects. It lists groups that have compiled doctor/dentist directories, dental students interested in compiling directories, suggestions for working with dental societies, and sample questionnaires and letters. It explains the complete process of developing a directory, from preliminary research through surveying, verification, and publication.

The document is available from the Health Research Group, 2000 P St. NW, Washington, D.C. 20036, for $2.50.* [DOC = 43 pp]

How To Judge A Dentist. *Consumer Reports* 40, (July 1975):442-448.

This document suggests things that an individual should learn about dentists before selecting one. It discusses the different kinds of services provided by dental specialists, some ways to judge the quality of the service, and how to make meaningful price comparisons. It suggests that the quality of service be assessed by several things, including the appearance of the waiting room; if auxiliary personnel are used regularly to increase the productivity and efficiency of the practice; the thoroughness of the dental and medical history taken; the completeness of the dental examination; how inclined the dentist is to explain treatment alternatives; and whether the dentist is prevention oriented.

The article suggests some methods of locating a dentist, guidelines for being a smart dental consumer, and data on the dental fees charged in all 50 states (in 1973).

The document is available from Consumers Union, Readers Service, 256 Washington St., Mt. Vernon, NY 10550, for approx. $1.25.* [DOC = 7 pp]

Murphy, Paul I. and Murphy, Rene C. **The Perils and Pitfalls of Dentistry.** *New York Times Sunday Magazine* (29 April 1979):110-111, 124-125.

This document provides a brief but useful discussion of problems and abuses that customers sometimes encounter when dealing with dentists.

**See page 2 for further information on acquiring documents and supplemental materials.*

These include performing extensive dental work that is unnecessary, diagnosing problems incorrectly, over-using x-rays, encouraging gold inlays when silver would be sufficient, having incomplete knowledge of patient's medical history and prescribing medicine that a patient is sensitive to, extraction of wrong teeth, and not referring a patient to a specialist when necessary.

The document is available from CERN.* [DOC = 4 pp]

Nash, Greg and Wolfe, Sidney M. **Taking The Pain Out Of Finding A Good Dentist With A D.C. Dentist Directory.** Washington, D.C.: Public Citizen's Health Research Group, 1975.

This document reports a major comparison of dentists in Washington, D.C. For each dentist, it reports the different kinds of services provided, some indicators of the quality of service, and fees. The quality of service was assessed by several indicators, including availability for emergencies, offering a plaque control program, being aided by assistants (four-handed sitdown dentistry), making records accessible to patients, and participating in continuing education programs.

Data were collected by telephone interviews with dentists and then drafts of the write-ups were sent to them for verification.

The study found that for an initial oral examination (including x-ray), prices differed by as much as 200 percent.

This document explains the different procedures used for basic dental examinations, x-rays, plaque control programs, cleaning, scaling and diagnostic tests. A checklist to rate dentists, a dental patient's bill of rights, and consumer recourse alternatives are included.

Details of the study plan and copies of the major data collection instrument are available in *Guide To Compiling A Consumers Directory Of Dentists*, which is annotated in this section of this bibliography.

The document is available from the Health Research Group, 2000 P St. NW, Washington, D.C. 20036, for $2.50.* [DOC = 63 pp (1-22)]

Quint, Barbara. **A Closemouthed Look At Bad Dentistry.** *MONEY* (November 1974).

This article first lists some examples of possible abuses in the dentistry field and suggests that "bad" dentistry pays better than "good" dentistry. The most profitable procedures in terms of income per hour of dental chair time are likely to be extractions and removable bridgework. The second part of the article interviews experts in the field to learn what is being done to prevent shoddy dentistry. Consumers are warned against blindly accepting whatever a dentist recommends and are advised to request explanations for work and payments.

The document is available from *MONEY* Business Office, Time and Life Bldg., Rockefeller Center, New York, NY 10020, for $.75.* [DOC = 4 pp]

DRY CLEANERS

Carlson, Margaret Bresnahan and Champion, Maxine. **Take It To The Cleaners.** *Potomac* (The Washington Post Sunday Supplement) (11 November 1973):18-30.

This document reports a comparison of dry cleaners in Washington D.C. For each dry cleaner, it reports the different kinds of services provided, some indicators of the quality of the service, and prices.

Data were collected by trial tests of the services by the authors. Each of 25 firms was asked to clean a woolen garment stained with black coffee and other items. Their work was rated by the authors. Notable features of this study include using more than a single trial test of the services of each cleaner.

The survey found that prices on basic cleaning did not vary widely, but when such variables as pressing, removing spots, packaging, or quick service were accounted in the total price, the costs changed considerably. Quality of the cleaned garments varied substantially among cleaners. A helpful guide to dry cleaning is included. A few steps for consumer recourse are suggested.

Some details of the study plan are available in the referenced document.

The document is available from CERN.* [DOC = 12 pp]

Kari, Kathy. **A Survey Of Washtenaw County Cleaners.** Ann Arbor, Michigan: Washtenaw County Prosecuting Attorney, Consumer Protection Division, 1978.

This document reports a comparison of dry cleaners in Washtenaw County, Michigan. For each dry cleaner it reports on at least five different kinds of services provided and prices for five kinds of garments, but gives no indication of the quality of the service.

Data were collected by several means, including questionnaires mailed to dry cleaners and telephone interviews with those cleaners who did not return the questionnaires.

The study found that prices differed by as much as 92 percent on street-length unpleated skirts, with a low of $1.30 and a high of $2.50.

This survey is a very concise and useful guide to dry cleaning prices and services. It includes some helpful information on reasons for dry cleaning, the procedures carried out by dry cleaners, and how to use a self-service dry cleaning machine. Details of the study plan and copies of the major data collection instruments are available as supplemental materials.

The document and supplemental materials are available from Washtenaw County Prosecutor's Office, Consumer Action Center, 120 Catherine, Box 8645, Ann Arbor, MI 48107, by sending a self-addressed, stamped, legal size envelope.* [DOC = 8 pp; SUP = 4 pp]

Katz, Ruth J. **Finding A Good Dry Cleaner.** *New York* (12 May 1980):51-54.

This document reports a comparison of 13 dry cleaners in New York City. For each dry cleaner it reports the different kinds of services provided, some indicators of the quality of the service, and prices.

The quality of service was assessed by several means, including collection of recommendations by industry people and department store salespeople; trial tests of the services to determine how well heavily soiled test garments were cleaned, pressed, and finished; and assessments of attentiveness of employees to instructions.

Data were collected by interviews with Neighborhood Cleaners Association staff, industry people, and department store salespeople, and trial tests of the services by the author using dramatically stained clothes. Price data were collected at more than one point in time.

The study found that prices differed by as much as 658 percent, with a low of $3.00 for cleaning a lady's silk shirt and a high of $22.75.

The author found that higher prices did not necessarily mean high quality. Differences in quality appeared to stem from personal attention, skill, experience, pride, and a willingness to spend time and labor on clothes. Suggestions for how to handle cleaning problems and remove a few stains are included.

Some details of the study plan are available in the referenced document.

The document is available from CERN.* [DOC = 4 pp]

A Look at Dry Cleaning. *Canberra Consumer* 2. Canberra City, Australia (July 1963):11-14.

This document reports a comparison of dry cleaners in Canberra City, Australia. It reports some indicators of the quality of the service and prices at five dry cleaning factories. The quality of service was assessed by trial tests of the services.

Data were collected by staining five wool ties and five silk scarves with identical amounts of various ingredients and sending them to the five cleaners. Five housewives then inspected and rated how well each cleaner removed the stains while not damaging the garment's surface. Notable features of this study include using more than a single trial test of the services of each cleaner and keeping the test conditions very similar.

Results of the survey were that one cleaner gave "the best service." However, the document suggests that findings might have been different if the firms had been asked to use other skills and different garments. Some details of the study plan are available in the referenced document.

The document is available from CERN.* [DOC = 4 pp]

Tramer, Harriet. **Dry Cleaners.** *bait & switch* 3, no. 6. Cleveland, Ohio: Cleveland Consumer Action Foundation (1978):1-3.

This document reports comparison of dry cleaners in Cleveland, Ohio. For each dry cleaner, it reports prices for cleaning four different kinds of garments, but no indicators of the quality of the service. Data were collected by telephone interviews with 37 dry cleaners by the reporter, who pretended to be a potential customer.

The study found that prices differed by as much as 100 percent on women's coats, with a low of $2.75 and a high of $5.50.

The survey concluded that due to the large variance of prices among firms, it is worthwhile to shop around. A consumer affairs specialist provides information on common excuses of dry cleaners for poor quality and how consumers can resolve problems that might arise with cleaners.

Some details of the study plan are available in the referenced document.

The document is available from CERN.* [DOC = 3 pp]

EMPLOYMENT AGENCIES

Fairchild, Charles K. **Development Of Performance Standards For Employment Services. Volume 1: Executive Summary, Volume 2: Findings And Recommendations, Volume 3: Methodology Guide, Volume 4: Handbook For Analyzing Local ES Performance.** Washington, D.C.: Shelley Associates, Inc., 1975.

This document describes how to do a comparison of U.S. Employment Service offices. It suggests judging the quality of services by performance on certain "outputs" after controlling for factors that will affect those outputs but cannot be influenced by the Employment Service offices. The suggested outputs are: the number of unemployed individuals placed in jobs divided by the number of full-time equivalent staff members; the percentage of unemployed individuals who are placed in jobs; and the number of job openings that are filled, divided by the number of existing non-agricultural wage and salary jobs. The factors that are to be controlled for include: industry composition in the service area, labor force composition, number of employed and unemployed persons, growth rate, unemployment rate, and number of full-time equivalent staff at each employment service office.

The method only requires data that are regularly collected by government agencies though some other additional data could improve the evaluations.

The document is available from ERIC Document Reproduction Service, P.O. Box 190, Arlington, VA 22210 for $37.44.* [DOC = 17 pp (Vol. 1), 72 pp (Vol. 2), 87 pp (Vol. 3), 178 pp (Vol. 4)]

Hire An Employment Agency To Find You A Job? *Changing Times* (February 1972):25-28.

This document discusses several things that people ought to be aware of when seeking or using a private employment agency. It points out that some agencies advertise attractive jobs that do not exist, as a way of drawing in job seekers; that some of the counselors know little about the job fields in which they work; and that some counselors will try to lower a job seeker's self-esteem so that they can talk him or her into accepting an available job even though the job seeker is qualified for a higher paying one. It also discusses

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various contractual arrangements that employment agencies use.

The document is available from CERN.* [DOC = 4 pp]

St. Louis Employment Agencies And Unlawful Employment Practices. St. Louis, Missouri: Missouri Public Interest Research Group Foundation, 1977.

This document reports a study of discrimination by employment agencies in St. Louis, Missouri. For each agency, it reports the extent of agency discrimination. Data were collected by placing discriminatory job orders with 36 private and state employment agencies, and noting whether the orders were accepted.

The study found that out of 36 agencies surveyed, 82 percent were willing to discriminate on the basis of age; 70 percent were willing to discriminate on the basis of sex; and 21 percent on the basis of race. State employment agencies were the worst offenders for discriminating on sex and age.

Transcripts of some conversations with agency counselors are provided in the appendix.

Details of the study plan and copies of the major data collection instruments are included in the referenced document.

The document is available from Missouri Public Interest Research Group, P.O. Box 8276, St. Louis, MO 63156, for $2.15.* [DOC = 38 pp]

FOOD STORES

Availability Of Advertised Items At Advertised Prices, Consumer Survey Handbook #1. Seattle, Washington: Seattle Regional Office Federal Trade Commission, undated.

This document describes methods for studying how well grocery stores are complying with the FTC rule about availability of advertised goods. The approach suggested consists of checking the availability of the products advertised and also checking to see if the prices marked on the sale items and display signs are the same or below those specified in the advertisements. Desirable features of the proposed methods include collection of data at more than one point in time.

Data collection forms and instructions for their use are provided. A copy of the FTC rule is included, as well as a discussion about how it has been interpreted.

Note that the rule only applies to food store firms that make retail sales to customers in more than one state, but some states may have similar regulations applying to all retail food stores.

The document is available free from the Federal Trade Commission, Seattle Regional Office, 2840 Federal Bldg., Seattle, WA 98174. [DOC = 33pp]

Biesdorf, Heinz B.; Burris, Mary Ellen; and Swanson, Josephine. **Be A Better Shopper: Buying In Supermarkets Slide Program.** Ithaca, New York: New York State Cooperative Extension, 1980.

This document contains a good discussion about how to save money in the supermarket. It is a teaching guide for accompanying slides. The program is appropriate for junior and senior high students as well as adults. It examines the topics of supermarket specials, rain checks, food storage, store brands vs. national brands, labels and packaging, relationship of package size to cost, unit pricing, open dating, record keeping, buying meat, trading stamps, games, and gimmicks.

Activities at the end of each topic area reinforce the concepts introduced. Many of the activities consist of food surveys which compare prices for items on special versus items regularly priced, items sold in large sizes versus items in regular sizes, and store brand items versus national brand items.

The document is available from Be A Better Shopper, Box 191, Dept. BA, Ithaca, NY 14850, for $2.50 (checks payable to Cornell University).* [DOC = 66 pp]

Food. *Washington Consumers'* CHECKBOOK 2, no. 2 (Summer 1979):1-88.

This document reports an exemplary comparison of food stores in the metropolitan Washington, D.C. area. For each store, it reports the different kinds of services provided, several indicators of the quality of service and products, and prices.

Quality was assessed by several indicators, including customer survey ratings, expert graders' ratings of the quality of a sample of produce, taste tests of several store and national brand products, government sanitation inspection results, observed check-out speed, percent of sampled meat cuts that were labeled with standardized (URMIS) names, percent of lean meat in a sample of steaks, and variety of items found in stores by surveyors.

Data were collected by several means, including mailing customer questionnaires to CHECKBOOK magazine and *Consumer Reports* subscribers in the Washington, D.C. area; mailing questionnaires to the supermarket managers; examining local government records; tracing the lean meat, bone and fat areas of a sample of steaks at each store; purchasing a sample of produce items for ratings by experts; and conducting blind taste tests. The price indexes are based on market basket price surveys taken at two different times.

The study found that there was substantial variation in the quality of produce, the quality of meat, and the variety of stocked items at supermarkets. But it also found that only one small supermarket was consistently higher on the quality indicators. The rest looked good on some quality measures and poor on others. The market basket price indexes differed by a maximum of 13 percent when using national brands of products and by a maximum of 15 percent when using the stores' cheapest brands.

The document includes a substantial discussion of food marketing systems (the producer, retailer, and everything in between), the various factors that affect prices at supermarkets, and how some supermarkets can charge less than others. Shorter discussions on several other food topics are included.

Details of the study plan and copies of the major data collection instruments are available in the referenced document and as supplemental materials.

The document is available from *Washington Consumers'* CHECKBOOK, 1518 K St. NW, Suite 406, Washington, D.C. 20005, for $5.65. Supplemental materials are available from CERN.* [DOC = 92 pp (1-18, 27-76); SUP = 87 pp]

Food Prices In Arkansas: An Arkansas Consumer Research Report. Little Rock, Arkansas: Arkansas Consumer Research, 1975.

This document reports a major comparison of grocery store prices in 16 cities throughout Arkansas. For each store, it reports a price index. The quality of service was not assessed.

Prices were collected for a 68-item marketbasket of goods every two weeks over an eight week period. Notable features of this study include collecting price data at more than one point in time and having two people tabulate the results to avoid mistakes.

The study found that prices varied by as much as 15 percent for the marketbasket of goods. Ten percent of the advertised items that were checked were not available in the stores, and 15 percent of the items were not being sold for the advertised price. Buying store brands instead of name brands and "good" grade beef instead of "choice" beef were found to offer significant savings for shoppers. Some details of the study plan are available in the referenced document.

The document is available from Arkansas Consumer Research, 1852 Cross St., Little Rock, AK 72206, for $3.55* [DOC = 30pp]

Food Stores: Finally Real Savings. *Washington Consumers'* CHECKBOOK *PriceFighter 1* (Summer 1980):2-4.

This document reports a comparison of supermarkets and no-frills food stores in the metropolitan Washington D.C. area. For each store, it reports some kinds of services provided and a price index, but no indicators of the quality of the service.

Data were collected on a market basket of 102 national brand and nonbrand items. Availability of the items in the marketbasket was also noted and reported.

Prices at the no-frills stores were about 20 percent lower than those at supermarkets. The selection of items at most of the no-frills stores was good for canned and packaged goods, but poor for meat and produce. Another interesting finding was that chain supermarkets located near no-frills stores were 11-12 percent cheaper than at the chains' other locations.

Details of the study plan and copies of the major data collection instruments are available as supplemental materials.

The document is available from *Washington Consumers'* CHECKBOOK, 1518 K St. NW, Suite 406, Washington, D.C. 20005, for $1.50. Supplemental materials are available from CERN.* [DOC = 3 pp; SUP = 6 pp]

Friedman, Monroe. **Consumer Use Of Informational Aids In Supermarkets.** *Journal of Consumer Affairs* [illegible] (Summer 1977):78-89.

This article examines consumer utilization of such shopping aids as open dating, nutritional labeling, and unit pricing. Studies of consumer shopping behavior are reviewed and a list of selected references on the topic are included. Since many consumers do not seem to use these aids, the author proposes new measures that might make information more accessible and less overwhelming to consumers.

The document is available from the Journal of Consumer Affairs, American Council on Consumer Interests, 162 Stanley Hall, University of Missouri, Columbia, MO 65211, for $6.00 (plus postage).* [DOC = 6 pp]

Generic Foods: No Frills, Lower Bills. *Consumers Digest.* (November/December 1979):24-29.

This document contains a good discussion about generic foods and how they compare with national and store brand food items in terms of price, nutritional quality, and availability.

The article traces the history of generic foods and indicates there are possible savings of up to 40 percent in comparison to national brands. It suggests the savings are due to less uniformity in the size, lower visual attractiveness, simpler packaging, reduced advertising, and other factors.

A small study comparing the price of generic products to private label and name brands is also reported.

The document is available from Consumer's Digest, 5705 N. Lincoln Ave., Chicago, IL 60659, for $2.00* [DOC = 6 pp]

Grocery Price Survey 1979-1980. New Orleans: Louisiana Consumers' League and University of New Orleans, 1979.

This document reports a compairson of food store prices but no indicators of the quality of service in the metropolitan New Orleans area.

Data were collected by trained volunteers from eight civic groups who collected prices for 20 items at 164 food stores. Notable features of this study were its large sampling of food stores and its use of cooperating civic groups to gather the information. The study found that marketbasket prices differed from $30.00 to $40.35, a difference of 35 percent.

Details of the study plan and copies of the major data collection instruments are available in Render and Samuel's *Guide for Conducting A Market Basket Survey.* (See the annotation of that document in this section of this bibliography.)

The document is available from CERN.* [DOC = 8 pp]

Manning-Anderson, Joanne. **Market Basket Survey: Comparative Grocery Pricing.** Washington, D.C.: Public Citizen's Citizen Action Group, 1976.

This document describes how to do a comparison of grocery store prices.

The document suggests a marketbasket of goods to be priced. Desirable features of the proposed methods include cross-checks of information against a second source by having a team of two volunteers gather information on prices at each store and collection of price data at more than one point in time.

This is a basic, easy-to-use guide for consumer groups interested in carrying out a food marketbasket survey. It details how to collect, record, and tabulate the data. Copies of data collection instruments that can be used for such a study are available in the referenced document.

The document is available from Massachusetts Public Interest Research Group, 120 Boylston St., Rm. 320, Boston, MA 02116, for $.75.* [DOC = 15 pp]

Pearce, Joseph R. **Are Americans Careful Food Shoppers?** *FDA Consumer 10* (September 1976):15-16.

The Food and Drug Administration conducted a nationwide survey of American food shoppers in 1973 and 1975 to

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**See page 2 for further information on acquiring documents and supplemental materials.*

determine how carefully they shop and how frequently they use various shopping aids. The 1975 findings were that 75 percent used open dating, 68 percent used ads for specials, and 40 percent used unit pricing.

The study also found that use of shopping aids varied according to the age of shopper (younger shoppers utilized them more), the education of the shopper (the better educated used them more), socio-economic status (higher status persons used them more) and the sex of the shopper (females used them more).

The document is available from CERN.* [DOC = 2 pp]

Render, Barry and Samuel, Larry. **A Guide For Conducting A Market Basket Survey.** New Orleans: University of New Orleans, Division of Business and Economic Research, College of Business Administration, 1980.

This document describes how to do a comparison of food prices. The document details the use of a marketbasket survey by consumer groups. It suggests how to select the marketbasket of items, how to compile a comprehensive list of grocery stores in the area, and how to train volunteer surveyors to collect the price information.

Exemplary features of the proposed methods include sampling procedures that allow generalization to all stores in a given area, techniques for overcoming the reluctance of store managers, the collection of price data at more than one point in time, confirmation of data prior to and during tabulation, and strategies for avoiding law suit threats and embarassing public retractions. This guide also discusses how to pretest the survey, tabulate price indexes, and disseminate the results. It includes a model timetable, a data collection form, and a suggested press release.

Details of the study plan and copies of the major data collection instruments are available in the referenced document and in Michael Heffer's *A Guide To Producing Consumer Shopping Surveys* (refer to the Research Methods section of the bibliography).

The document is available from CERN.* [DOC = 33 pp]

Rice, William. **Competing For Shoppers.** *Washington Post*, 17 July 1980, E1, E21.

This document reports a comparison of food prices in 21 cities throughout the United States. Price data were collected for a 35-item marketbasket by food editors in each of the cities. Three high-volume competing stores in each city were surveyed. The average prices of each item in each city are listed, as well as the total cost of the marketbasket.

The article focuses on Washington D.C.'s prices, which dropped in comparison to other cities. A more competitive market is suggested as being the reason, since no-frills stores had opened and challenged the two major supermarkets.

Details of the study plan and copies of the major data collection instruments are available as supplemental materials.

The document is availabel from CERN. The data collection instruments are available free from The Tampa Tribune, Food Editor, P.O. Box 191, Tampa, FL 33601. [DOC = 3 pp; SUP = 5 pp]

Sheraton, Mimi. **A Skeptic's Guide To Health Food Stores.** *New York* (8 May 1972):47-63.

This document reports an extensive comparison of health food stores in New York City. For each store, it reports the different kinds of services provided, some indicators of the quality of service, and the overall price level. The quality of service was assessed by the author's impressions of several things, including employee attitudes and knowledge of health foods and nutrition, cleanliness of store, and freshness of food.

Data were collected by visits to more than 100 shops over a four month period. Some stores were examined more than once, and often the store managers were interviewed about type of stock and store philosophy.

The first part of the article gives a general overview of why people shop at health food stores, what terms such as "organic" and "natural" mean, frauds in the health food business, and a basic guide to choosing health food products. Some details of the study plan are available in the referenced document.

The document is available from CERN.* [DOC = 12 pp]

Yeager, Bill. **Rising Food Prices, Inflation in Every Pot.** Durham, North Carolina: North Carolina Public Interest Research Group, 1974.

This document reports an extensive comparison of grocery store prices in Durham, North Carolina. For each store it reports prices for a large number of individual items; total prices, and price ranks for categories of items (such as produce, meats, or dairy products); and total prices and price ranks for all items priced. No indicators of quality are reported.

Data were collected by having volunteers collect price information for a selected marketbasket of goods at 21 chain stores (five chains total) each week, for five weeks. The marketbasket food items were selected and weighted (for their portion to the whole) by using suggestions from the Bureau of Labor Statistics. The price data were tabulated by a computer. Notable features of this study include collecting price data at more than one point in time, and weighting different food items to reflect the average family's "marketbasket."

The study found a ten percent spread between name brands and store brands, plus a ten percent spread between the highest priced and lowest priced stores. The document reports the low, high, and median price of each item, the amount prices changed from week to week, and an inflation index for each store.

Details of the study plan and copies of the major data collection instruments are available in the referenced document.

The document is available from North Carolina Public Interest Research Group, P.O. Box 2901, Durham, NC 27705, for $1.50.* [DOC = 30 pp]

FUNERAL HOMES

CalPIRG's Funeral Investigation And Price Comparison. San Diego, California: California Public Interest Research Group, 1974.

This document reports a comparison of funeral homes and cemeteries in San Diego, California. For each funeral home it reports prices, but no indicators of the quality of the service. Data were collected by volunteers who posed as customers, calling 31 funeral homes and cremation societies and asking about minimum charges for services.

An examination of state records provided information on the number of funerals handled by each home. Personal interviews were also carried out with people familiar with the funeral industry. A notable feature of this study is the spot-checking of price information by calling some funeral homes twice.

The study found that prices for a minimum complete funeral differed by as much as 58 percent. The minimum burial costs for eight cemeteries differed by as much as 117 percent.

A brief description of the California funeral industry's complaint-solving process is provided, and information is offered on funeral industry policies.

Some details of the study plan are included in the referenced document.

The document is available from CERN.* [DOC = 37 pp]

Continental Association of Funeral and Memorial Societies, Inc. **Consumer Funeral Information Project—Survey Methodology.** Washington, D.C., 1980 (Typewritten).

This document summarizes an assessment of the overall service provided by funeral homes and cemeteries in three cities: Boston, Los Angeles, and Phoenix. It reports on the different kinds of services provided and prevailing prices, but not on indicators of the quality of the services. The data were collected by several means to determine which method would be most effective. In Boston and Los Angeles, questionnaires were mailed to funeral homes and cemeteries (in Boston a cover letter was included from the state funeral directors association). In Phoenix, telephone interviews, using a questionnaire, were held with funeral directors. The information gathered on the phone was verified with funeral directors by sending them copies of the filled-in questionnaire. This method seemed to be the most effective in accumulating price information.

Some details of the study plan are included in the referenced document.

The document is available from CERN.* [DOC = 3 pp]

The Cost of Dying: A Consumer Guide to Funeral Homes in Lorain County. Columbus, Ohio: Ohio Public Interest Research Group, Inc. and Consumer Funeral Research Group, 1978.

This document reports a comparison of funeral homes and cemeteries in Lorain County, Ohio. For each funeral home and cemetery it reports the different kinds of services provided and prices, but no indicators of the quality of the service.

Data were collected by telephone or in-person interviews with funeral directors, by researchers posing as consumers. Follow-up phone calls were made to verify the price information. Cemetery operators were contacted once by phone for price information.

The study found no substantial correlation between the volume of a funeral home's business and its prices for services and merchandise.

Background information on caskets, vaults, conventional and alternative funeral services, pre-arrangements, and memorial societies is included.

Details of the study plan and copies of the major data collection instruments are not available in the referenced document nor as supplemental materials.

The document is available from Ohio Public Interest Research Group, 65 S. Fourth St., Columbus, OH 43215, for $.25.* [DOC = 30 pp]

FTC Survey of Funeral Prices in the District of Columbia. Washington, D.C.: Federal Trade Commission, Bureau of Consumer Protection, Division of Special Projects, 1974.

This document reports an extensive comparison of 56 funeral homes in Washington, D.C. For each funeral home, it reports the different kinds of services provided and prices, but no indicators of the quality of the service.

Data were collected by mailing questionnaires to all funeral homes in the District of Columbia. To maximize completeness and accuracy of the information obtained, the funeral homes were ordered to respond, and were advised that failure to do so could result in federal law penalties or subpoena of the information.

The study found that prices vary greatly between homes, with least expensive "complete" funerals differing in price by 88 percent. The study reported that at most funeral homes in D.C. lower-priced funerals normally included the same services as higher-priced ones, the only difference being in the model of the casket used. But the study also found that several funeral homes would allow reductions in their normally quoted lower prices if the customer was willing to do without certain services, such as embalming, viewing, and use of a chapel.

The funeral home survey was initiated to appraise the level of price competition among mortuaries. It was determined that the difficulty in acquiring price information from the homes and the wide range of prices for similar services signaled a feeble competitive environment. There is also some discussion of misconceptions about the legal requirements for funerals.

Details of the study plan and copies of the major data collection instruments are included in the referenced document.

The document is available from CERN.* [DOC = 89 pp (1-54)]

Federal Trade Commission, Seattle Regional Office. **The Price Of Death: A Survey Method And Consumer Guide For Funerals, Cemeteries, And Grave Markers.** Washington, D.C.: Government Printing Office, 1975.

Refer to the Cemetery section of this bibliography for the annotation of the document.

Funeral And Memorial Societies. Washington, D.C.: Continental Association of Funeral and Memorial Societies, undated.

This document contains a general discussion about the nature of the services provided by funeral and memorial societies. It discusses the goal of these societies, how they

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**See page 2 for further information on acquiring documents and supplemental materials.*

are managed, the procedures followed by the societies, and funeral alternatives. A listing of references on funerals and death, and a register of memorial societies located in Canada and the United States are included.

The document is available free from the Continental Association of Funeral and Memorial Societies, 1828 L St. NW, Washington, D.C. 20036.* [DOC = 2 pp]

Funeral Director Appraisal Work Sheet. Rochester, New York: Rochester Memorial Society, 1974.

This document suggests things that an individual or memorial society should learn about funeral homes before selecting one. It discusses some ways to judge the quality of the service and how to make meaningful price comparisons. It suggests that the quality of service be assessed by several indicators, including complaints filed with the Better Business Bureau, type of selling process, number of funeral directors associated with a home, and funeral directors' attitudes. Each factor is weighted to come up with a total rating (or point score) for a funeral home.

The document was developed to help memorial society members choose which funeral homes to patronize.

The document is available from CERN.* [DOC = 1 p]

Funerals: Consumers' Last Rights. Mt. Vernon, New York: Consumers Union, 1977.

This document contains an excellent discussion about the nature of the services provided by funeral homes, memorial societies, and cemeteries. It discusses the funeral industry; funeral arrangements; conventional funerals and burials (coffins, embalming, "extras," vaults, and cemeteries); alternatives to a funeral and burial (cremation and donation of body to medical science); and prearrangements for disposition (memorial societies and pre-need planning). Financial and legal aspects are covered along with some detailed information on state laws about embalming and pre-need arrangements.

This is a basic and very thorough guide to funerals. It is well organized and easy-to-read.

The document is available from Consumer Reports Books, Dept. AA60 P.O. Box 350, Orangeburg, NY 10962, for $6.00.* [DOC = 335 pp (1-40)]

How To Rest In Peace: A Consumer's Guide To Maine Funeral Expenses. Portland, Maine: Maine Public Interest Research Group, 1978.

This document reports a major comparison of funeral homes in the state of Maine. For each home, it reports the different kinds of services provided and prices, but no indicators of the quality of the service.

Data were collected by several means, including mailed questionnaires or personal interviews with funeral directors. Notable features of this study include overcoming the funeral directors' reluctance to provide requested information by sending non-respondents a second questionnaire and then calling them on the phone. Prior to interviewing, Maine PIRG representatives met with the Maine Funeral Directors Association to solicit their cooperation in gathering price data.

The study found that prices differed for a "least expensive convention funeral" by 220 percent, with a low of $375 and a high of $1,200.

This document offers consumer information on arranging a conventional funeral, cremation, body and organ donation, pre-planning, cemeteries, gravestones, death benefits, and funeral arrangements away from home. Some details of the study plan are available in the referenced document.

The document is available from Maine Public Interest Research Group, 68 High St., Portland, ME 04101, for $2.50.* [DOC = 67 pp (5-21)]

Moore, Lewis and Smart, Elliott. **The High Cost Of Dying: CPC Looks At Funeral Prices In Baton Rouge.** *Lemonaid* 5, no. 1. Baton Rouge, Louisiana: Consumer Protection Center, 1977:1, 5-9.

This document reports a comparison of funeral homes in East Baton Rouge Parish, Louisiana. For each funeral home, it reports the different kinds of services provided and prices, but no indicators of the quality of the service.

Data were collected by several means, including questionnaires mailed to funeral homes and in-person interviews with funeral home personnel by surveyors acting as bereaved consumers. Notable features of this study include overcoming the funeral home directors' reluctance to provide requested information by holding a meeting to clarify the survey's goals. Price data were also collected at more than one point in time, first by someone posing as a consumer and then by someone identified as a researcher.

The study found that total prices (for professional services, use of facilities, the cheapest casket, and a wooden outside container) differed by as much as 125 percent.

Cremation and memorial society information is included along with an explanation of pricing in the funeral industry. Details of the study plan and copies of the major data collection instruments are available in the referenced document and as supplemental materials.

The document and supplemental materials are available from CERN.* [DOC = 6 pp; SUP = 3 pp]

Quinn, Margaret. **Funerals: The High Cost Of Leaving.** Ypsilanti, Michigan: Eastern Michigan University, Michigan Consumer Education Center, 1979.

This document contains a good discussion about the nature of the services provided by funeral homes and other death related services. It is a teaching module designed for high school and adult consumer education courses. It describes various aspects of funerals and provides suggested activities, tests, and reading materials to teach eight topics. Some of the topics are factors influencing funeral decisions, procedures for planning a funeral, costs, cremation and donation of body organs, unlawful funeral practices and schemes, and consumer complaint procedures. A funeral price survey form, a glossary of terms, and an extensive list of resource materials are included.

The document is available from Michigan Consumer Education Center, 215 University Library, Eastern Michigan University, Ypsilanti, MI 48197, for $2.75.* [DOC = 79 pp (1-52)]

HEALTH MAINTENANCE ORGANIZATIONS (HMOs)

HMO—The New Private Family Health Care Clinics. *Consumers Digest* (November/December 1975):10-11.

This document suggests several things that an individual should learn about health maintenance organizations before selecting one. It discusses ways to judge the quality of the service, such as board certification of physicians, subscriber participation in decision making, and administrative costs (which should not exceed 15 percent of an HMO's income).

The background of HMOs is discussed as well as studies that have assessed the effectiveness of HMOs. Advantages and disadvantages to HMOs are included, along with a brief description of available services.

The document is available from CERN.* [DOC = 2 pp]

Are Health Maintenance Organizations The Answer To Your Medical Needs? Guide To Consumer Services. Mt. Vernon, New York: Consumers Union, 1977:207-227.

This document suggests several things that an individual should learn about health maintenance organizations before selecting one. It discusses the different kinds of services provided by HMOs and some ways to judge the quality of the service. It suggests that the quality of service be assessed by several indicators, including staff qualifications, doctor-patient ratios, subscriber participation in decision making, and involvement of doctors in quality assurance programs.

This document traces the history of HMOs and discusses some studies that have analyzed quality of care provided by HMOs. Organizations disseminating information on HMOs are listed.

The document is available from Reprint Dept., Consumers Union, Orangeburg, NY 10962, for $.50.* [DOC = 22 pp]

Francis, Walton and Editors of *Washington Consumers'* CHECKBOOK. **Checkbook's Guide To 1981 Health Insurance Plans For Federal Employees.** Washington, D.C.: Washington Center for the Study of Services, 1980.

This document includes a comparison of HMOs available to federal government employees. For each HMO it reports some of the kinds of benefits that are covered and cost comparisons. For HMOs in the D.C. area, it also reports some indicators of the quality of service.

The quality of service was assessed by customer ratings. The ratings were collected by mailing questionnaires to CHECKBOOK magazine and *Consumer Reports* subscribers in the Washington, D.C. area.

Rather than reporting just the premiums for each HMO, the document covers the premiums plus expected out-of-pocket expenses for members who experience various amounts of needed care. The total costs to the member were derived by analysis of benefits, and premium schedules, and the probability of each amount of needed care, based on actuarial data. The study is updated annually.

The study found that customer ratings of the quality of service varied substantially among the different HMOs. The average yearly cost for nonpostal federal employees with a family ranged from $345 to $1,160. Some details of the study plan are available in the referenced document.

The document is available from *Washington Consumers'* CHECKBOOK, 1518 K St. NW, Washington, D.C. 20005, for $3.65.* [DOC = 63 pp; SUP = 4 pp]

Williamson, John W., Cunningham, Frances C. and Ward, David J. **Quality of Health Care In HMOs As Compared To Other Settings, A Literature Review and Policy Analysis.** Rockville, Maryland: Office of Health Maintenance Organizations, Department of Health, Education and Welfare, 1979.

The document offers a review of the literature on the quality of care in health maintenance organizations (HMOs). It addresses the question of whether the care provided by HMOs is comparable to that provided by other systems that are based on different payment mechanisms. Nineteen of the examined studies found that the quality of care in HMOs was superior to, or matched that of other settings. Six studies found the quality of HMO care was about equal to that of other settings. None of the examined studies found HMO care below the quality of other settings.

The document is available free from the Office of Health Maintenance Organization, Division of Program Promotion, 3-32 Park Bldg., 12420 Parklawn Dr., Rockville, MD 20857.* [DOC = 66 pp (1-34)]

HOSPITAL EMERGENCY ROOMS

Davis, Ella H. **Study Shows Who Comes To The Emergency Room And What Happens To Them After They Get There.** *Modern Hospital* (presently called *Modern Health Care Magazine*), (June 1973).

This document reports a comparison of six major hospitals' emergency rooms in Washington D.C. For each emergency room, it reports the number of visits at different times of the day; the type of emergencies; the age of the patients; and the length of the waiting and treatment periods. Data

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**See page 2 for further information on acquiring documents and supplemental materials.*

were collected by observation of each hospital emergency room for one week.

The study found that 20 percent of patients at the hospitals did not have to wait for treatment; 50 percent waited less than ten mintues; and 35 percent waited 15 or more minutes. The busiest hours in the emergency room occurred from 7 through 9 p.m. on Mondays. Another finding of the study was that as the proportion of patients with urgent conditions decreased, there was a corresponding increase in the average treatment time.

Some details of the study plan are included in the referenced document.

The document is available from *Modern Health Care Magazine*, 740 Rush St., Chicago, IL 60611, for $5.00.* [DOC = 4 pp]

Emergency. *Washington Consumers'* CHECKBOOK 1, No. 1 (Winter 1976):1-17.

This document reports a major comparison of hospital emergency rooms in the Washington, D.C. area. For each emergency room, it reports the different kinds of services provided, indicators of the quality of service, and prices. The quality of service was assessed by several measures, including the number and training of staff in the hospital or on call, ambulance crews' average estimates of waiting time, and clergypersons's assessment of hospital staff attitudes.

Data were collected by several means, including interviewing hospital administrators by telephone, sending partly filled-in questionnaires to hospital administrators for confirmation and completion, interviewing ambulance crews, and mailing questionnaires to clergypersons who visit hospital inpatients.

The study found substantial variation among the emergency rooms in respect to several of the indicators of quality of service.

Details of the study plan and copies of the major data collection instruments are available in the referenced document and as supplemental materials.

The document and supplemental materials are available from CERN.* [DOC = 21 pp; SUP = 28 pp]

Gibson, Geoffrey; Pickar, Elliott R.; and Wagner, Judith, L., **Evaluative Measures And Data Collection Methods For Emergency Medical Services Systems.** *Public Health Reports* 92 (July/August 1977):315-321.

This document describes how to do a comparison of emergency medical services. It suggests collecting information on the different kinds of services provided, and several indicators of the quality of service. The indicators of quality include adequate staffing; appropriate training for personnel; sufficient communication among personnel; adequate number of emergency medical facilities and critical care units; and consumer participation in the system.

The document discusses the use of questionnaires mailed to hospitals or public safety agencies; inspection visits to hospitals; examination of records kept by the hospitals; and other data collection methods. For each indicator of the quality of service, the document lists particular measures that can evaluate the service and suggests sources of data for the measure.

Copies of data collection instruments that can be used for such a study are not available in the referenced document nor as supplemental materials.

The document is available from CERN.* [DOC = 7 pp]

Werner, Gail and Lemov, Penelope. **It's An Emergency!** *Washingtonian* 9 (June 1974):64-66, 139-145.

This document reports an extensive comparison of 27 hospitals' emergency rooms in the Washington metropolitan area. For each emergency room, it reports the different kinds of services provided, some indicators of the quality of service, and fees. The quality of service was assessed by the number of staff on duty, their training, and the availability of specialists. Information is also provided on the average daily number of patients, busiest time of the week, amount of space in the emergency room, and the triage system (method of receiving patients). Data were collected by several means, including mailed questionnaires and telephone and in-person interviews with hospital administrators.

The study found that prices differed by as much as 242 percent for basic emergency room visits.

The document begins with comments from hospital emergency department physicians. These doctors felt that better coordination among hospitals in the area would reduce problems of long waits for patients and over- or under-use of some hospital emergency room facilities.

Details of the study plan and copies of the major data collection instruments are not available in the referenced document nor as supplemental materials.

The document is available from *Washingtonian*, Back Issues Dept., 1828 L St. NW, Rm. 200, Washington, D.C. 20036, for $1.35.* [DOC = 10 pp]

HOSPITALS—INPATIENT CARE

Accreditation Manual For Hospitals. Chicago: Joint Commission on Accreditation of Hospitals, 1978.

This manual states the extensive standards of the Joint Commission on Accreditation of Hospitals. For each service area (such as anesthesia, dietetics, etc.) a set of standards is stated; and for each standard several "interpretations" or subsidiary standards are explicated. Appendices in the document briefly describe JCAH's accreditation procedures and audit requirements. A related document, *Hospital Survey Profile—1979 Edition* (Chicago, Illinois: Joint Commission On Accreditation Of Hospitals, 1979) is a data collection instrument to be used by hospitals when studying how well they comply with the standards.

Both documents are periodically revised.

The document and *Hospital Survey Profile* are available from the Joint Commission on Acreditation of Hospitals, 875 North Michigan Ave., Chicago, IL 60611, for $20.00 and $12.50, respectively.* [DOC = 233 pp (ix-5); *Profile* = 239 pp]

Acute Hospitalitis, A Consumers' Guide To Health Care Costs. College Park, Maryland: Mar[illegible] Public Interest Research Group, 1977.

This document reports a compa[illegible] costs at eight Maryland hospitals around the Washington metropolitan area. For each hospital it reports the costs of seven different services and some other information.

The study found that daily costs for a semi-private room varied from $70.00 to $110.00, a difference of 57 percent. The average length of stay ranged from 5.6 to 8.2 days (for four hospitals), a difference of 46 percent.

The majority of the document discusses the escalating cost of hospital care and why it is occurring. Many studies that focus on hospital expenses are discussed and statistics are quoted.

The document is available from Maryland Public Interest Research Group, University of Maryland, Rm. 3110, New Main Dining Room, College Park, MD 20742, for $1.50.* [DOC = 32 pp]

Albrecht, Janet A. and Kessner, David M. **Assessing Ambulatory Care: A Comparative Analysis Of Three Methodologies.** Washington, D.C., 1975.

This document describes a study testing three methodologies for evaluating the quality of ambulatory (outpatient) medical care. The methods tested were: analysis of "encounter forms"; analysis of medical record abstracts; and interviews with, and independent examinations of, patients.

The authors concluded that analysis of encounter forms *and* some medical record information, supplemented by interviews with patients was the most desirable methodology.

Copies of data collection instruments that can be used for such a study are included in the referenced document.

The document is available free from Dr. David Kessner, 55 Lake Ave., Worchester, MA 01605.* [DOC = 420 pp (i-xxxvii)]

A Consumer's Guide To Connecticut Hospitals. Hartford, Connecticut. Connecticut Citizen Action Group/Connecticut Citizen Research Group, undated.

This document reports an extensive comparison of all hospitals in the state of Connecticut. For each hospital, it reports the different kinds of services provided in medical/surgical, maternity, pediatrics, mental health services, special inpatient services, and outpatient units. It also contains some indicators of the quality of service, and prices. The quality of service was assessed by several measures, including number of nonconforming beds as determined by Hill-Burton Standards, adoption of a patient's bill of rights, and extensiveness of available services.

The study found that the daily prices for semi-private rooms differed by as much as 127 percent.

The document offers some suggestions for how to use hospital services. It also includes the American Hospital Association's Patient's Bill of Rights.

Details of the study plan and copies of the major data collection instruments are not available in the referenced document.

The document is available from Connecticut Citizen Action Group, Box G, 130 Washington St., Hartford, CT 06101, for $.54.* [DOC = 94 pp (1-20)]

Costanze, G.A. and Vertinsky, Ilana. **Measuring The Quality Of Health Care: A Decision Oriented Typology.** *Medical Care* 13 (May 1975):417-431.

The document provides a review of the available methodologies for measuring various aspects of the quality of health care. The methodologies are categorized by a taxonomy to highlight their major similarities and differences.

The document is available from CERN.* [DOC = 15 pp]

Duckett, S.J. and Kristofferson, S.M. **An Index Of Hospital Performance.** *Medical Care* 16 (May 1978):400-407.

The document is a technical discussion on how to compute a service performance index for hospitals. The index is based on death rates, adjusted for the age and severity of the patient's disease at the time of admission.

The document is available from Harper & Row, Inc. c/o Medical Care, 2350 Virginia Ave., Hagerstown, MD 21740, for $5.00.* [DOC = 8 pp]

Furlong, William Barry. **How Hospital Errors Threaten Life.** *Good Housekeeping* (January 1973):58, 59, 123-126.

The document lists numerous occurrences where mistakes have been made on patients and have endangered their lives. Some errors that have been made are giving the wrong medicine to a patient, operating on a patient for the wrong problem, and spreading infection by not maintaining sanitary conditions in a hospital. The article provides statistics from many studies of hospital mistakes. The article concludes that communication breakdowns and the lack of effective quality controls allow these life-threatening errors to continue.

The document is available from *Good Housekeeping*, Hearst Corporation Back Issues Dept., 250 West 55th St., New York, NY 10019, for $1.75.* [DOC = 6 pp]

Gots, Ronald, and Kaufman, Arthur. **The People's Hospital Book.** New York City: Crown Publishers, Inc., 1978.

The document provides important information on how a patient can make better decisions about where, how, and from whom to get the best hospital care. It offers information on such topics as assessing one's health needs, choosing the best hospital, and achieving an effective relationship with the physicians and nursing staff.

The document is available from Crown Publishers, Inc., One Park Ave., New York, NY 10016, for $3.48.* [DOC = 223 pp (4-43)]

Griffith, John R. **Measuring Hospital Performance.** Chicago: Blue Cross Association. An INQUIRY Book, 1978.

This document describes how to do a comprehensive evaluation of hospital performance. It tells how to collect and analyze information on several indicators of the quality of service, and on costs. The indicators of quality include mortality rates, rates of surgical procedures, and patient satisfaction.

The document discusses the use of local demographic data, hospital discharge abstracts, annual hospital cost reports,

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**See page 2 for further information on acquiring documents and supplemental materials.*

and mailed questionnaires or telephone interviews with patients.

Copies of data collection instruments that can be used for such a study are not available in the referenced document nor as supplemental materials.

The document is available from the Blue Cross Association, 676 N. St. Clare St., Chicago, IL 60611, for $10.00.* [DOC = 98 pp (1-16)]

Hospital Inpatient Care. *Washington Consumers'* CHECKBOOK 2 no. 4 (Summer 1980):29-44.

This document reports an innovative comparison of inpatient care at hospitals in the Washington, D.C. area. For each hospital, it reports several indicators of the quality of service, and prices. The quality of service was assessed by several measures, including nurses' ratings of various aspects of the medical care, customers' ratings of several characteristics, whether the hospital was affiliated with a medical school and had teaching programs, and death rates for two types of open heart surgery.

Data were collected by several means, including interviewing (by telephone) and mailing questionnaires to samples of nurses in the Washington, D.C. area; mailing customer questionnaires to CHECKBOOK magazine and *Consumer Reports* subscribers in the D.C. area; and interviewing hospital administrators (by telephone).

The study found that hospitals received widely varying average ratings from their current and recent former nurses. For instance, only 30 percent of the nurses associated with one hospital rated its availability of physicians in an emergency as "good" or "very good" whereas 96 percent of the nurses associated with another hospital rated its availability of physicians in an emergency as good or very good. Customer satisfaction also varied tremendously among the hospitals. Only 13 percent of the customers at one hospital rated its overall performance as "superior," whereas 89 percent of the customers at another hospital rated its overall performance as superior. Death rates for heart by-pass surgery ranged from about 2 percent to 20 percent over a two-year period. Prices for a semi-private hospital room, intensive care, and use of the operating room differed by as much as about 100, 600, and 300 percent, respectively.

The document also discusses different types of hospitals, how to get good care wherever you go, ways to keep down hospital costs, and hospices.

Details of the study plan and copies of the major data collection instruments are available in the referenced document and as supplemental materials.

The document is available from *Washington Consumers'* CHECKBOOK, 1518 K St. NW, Suite 406, Washington, D.C. 20005, for $5.65 (includes three other studies). Supplemental materials are available from CERN.* [DOC = 17 pp; SUP = 8 pp]

Howell, Julianne, R.; Osterweis, Marian; and Huntley, Robert R. **Curing and Caring—A Proposed Method For Self-Assessment In Primary Care Organizations.** *Journal of Community Health* 1, (Summer 1976):256-275.

The document reviews five research studies that focus on quality assessment of health care services. They are: Morehead's Baseline Clinical Audit, Kessner's "Tracer" Method, Hulka and Cassel's "Indicator Case" Method, Williamson's "Health Accounting" Approach, and Rubin's Comprehensive Quality Assurance System. Since none of these methods fully monitors primary care organizations, in terms of both "caring" and "curing," another method is proposed for periodic assessment. The method examines key performance indicators in prevention, diagnosis, and management of illness. It also uses unsolicited complaints sent to the health care center and patient questionnaires to measure patient satisfaction.

The document is available free from Marian Osterweis, Community and Family Medicine, Georgetown University, School of Medicine, Washington, D.C. 20007.* [DOC = 20 pp]

Orkand, Donald S.; Jaggar, Franz M.; and Hurwitz, Elliott. **Comparative Evaluation Of Costs, Quality and System Effects Of Ambulatory Surgery Performed In Alternative Settings.** Silver Spring, Maryland: The Orkand Corporation, 1977.

This document reports a major assessment of the overall service provided by freestanding ambulatory surgical centers in Phoenix, Arizona. It reports on several indicators of the quality of the service and on prevailing prices. The quality of service was assessed by several things, including staff training, patient satisfaction, and impressions of the investigators based on observations of surgical procedures.

Data were collected by examining medical records, analyzing institutional financial records, interviewing patients and physicians, and observing operations. Data were collected in both traditional and alternative surgical settings.

Some details of the study plan are included in the referenced document.

The document is available from the National Technical Information Service, 5285 Port Royal Rd., Springfield, VA 22161, for $7.00 (HRP 0024983).* [DOC = 51 pp]

Osterweis, Marian and Howell, Julianne R. **Administering Patient Satisfaction Questionnaires At Diverse Ambulatory Care Sites.** *The Journal of Ambulatory Care Management* (August 1979):67-88.

This document describes how to do a comparison of ambulatory (outpatient) medical care sites and HMOs. It offers information on assessing patient satisfaction with such things as staff courtesy and competence, length of waiting time to see a doctor, and availability of doctors at night or on the weekend.

The document reports a study comparing the administration of questionnaires to health center clients by mail, by telephone, and at the health center.

The document concludes that on-site administration of the questionnaires is adequate for most purposes. The exception is if one is particularly interested in studying low utilizers or nonutilizers.

A copy of the questionnaire used in this study is included in the referenced document.

The document is available from CERN.* [DOC = 22 pp]

Palmer, R. Heather, and Reilly, Margaret Connorton. **Individual And Institutional Variables Which May Serve As Indicators Of Quality Of Medical Care.** *Medical Care* 17, (July 1979):693-717.

The document reviews recent medical care literature in order to determine what characteristics of individual physicians and medical care institutions can serve as indicators of the quality of medical care. Most of the reviewed articles used process and outcome data, as opposed to "structural" data, to assess the quality of care. The document concludes by recommending 14 indicators of the quality of care, such as proportion of medical staff from research-oriented medical schools, malpractice rate, teaching status of the hospital, and proportion of registered nurses to practical nurses and aides in direct patient care roles.

The document is available from Harper & Row, Inc., Medical Care, 2350 Virginia Ave., Hagerstown, MD 21740, for $5.00.* [DOC = 25 pp]

Technical Advisory Panel on Cardiac Surgery and Catheterization. **A Report To The Metropolitan Tertiary Care Task Force.** Falls Church, Virginia: Health Systems Agency of Northern Virginia, 1979.

This document reports a major comparison of cardiac care facilities in metropolitan Washington, D.C. For each hospital's cardiac care unit, it reports several indicators of the quality of service, such as staffing, number of procedures conducted during the year, and mortality rates.

Data were collected by asking each hospital to fill in monthly report forms.

The study found that three out of eight hospitals surpassed the minimuim guidelines set up by the Technical Advisory Panel. The five other hospitals failed to meet the guidelines because of too few patients or high mortality rates.

Details of the study plan and copies of the major data collection instruments are available in the referenced document.

The document is available from CERN.* [DOC = 53 pp]

Tuck, Jay Nelson; Kahn, Carol; and Marano, Hara. **Brooklyn And Staten Island Hospitals: An Evaluation.** *New York* (26 February 1973):39-46.

This document reports a major comparison of hospitals in Brooklyn and Staten Island, New York. For each hospital, it reports the different kinds of services provided, some indicators of the quality of service, and prices. The quality of services was assessed by several measures, including medical school affiliation, number of beds, rate of utilization, average length of stay, ratio of nursing staff to patients, and length of waiting time.

The study found that nursing staff per 100 patients varied from 77 to 174, a difference of 126 percent. The basic room price differed by as much as 325 percent.

The document includes brief discussions of malpractice suits and why hospital rooms cost so much.

Details of the study plan and copies of the major data collection instruments are not available in the referenced document nor as supplemental materials.

The document is available from CERN.* [DOC = 7 pp]

Ware, John E., Jr.; Davies-Avery, Allyson; and Stewart, Anita L. **The Measurement And Meaning Of Patient Satisfaction.** *Health & Medical Care Services Review 1* (January/February 1978):1-15.

The document reviews over 100 articles and reports on patient satisfaction in the health and medical fields. It discusses the concept of patient satisfaction and identifies its major dimensions from the content of available survey instruments. It assesses the state of the art of measuring patient satisfaction, focusing particularly on the reliability and validity of reported measures. It considers the usefulness of the patient satisfaction concept as an independent and dependent variable in health and medical care research.

The document is available from Health & Medical Care Services Review, The Haworth Press, 149 Fifth Ave., New York, NY 10010, for $11.25.* [DOC = 14 pp]

Ware, John E., Jr.; Snyder, Mary K.; and Wright, W. Russell. **Some Issues In The Measurement Of Patient Satisfaction With Health Care Services.** Santa Monica, California: Rand Corporation, 1977.

The document discusses several important and controversial issues involved in measuring patient satisfaction with physicians and medical care services. The issues include the dimensions of patient satisfaction, the validity and reliability of single-item satisfaction measures, and the effects of questionnaire item wording and scoring on resulting satisfaction levels. The document suggests how these issues can be handled during construction of patient satisfaction surveys.

The document is available from Rand Corporation, Publications Dept., 1700 Main St., Santa Monica, CA 90406, for $3.00 (#P6021).* [DOC = 21 pp]

Werner, Gail and Lemov, Penelope. **The Right Hospital.** *Washingtonian* 10 (March 1975):58-82.

This document reports a major comparison of hospitals in the Washington, D.C. metropolitan area. For each hospital it reports the different kinds of services provided in intensive care, surgery, maternity, and pediatrics; several indicators of the quality of service; and prices. The quality of service was assessed by several measures, including medical school or residency program affiliation; occupancy rate for medical/surgical, obstetrical, psychiatric, and pediatric fields; nurse to patient ratio for intensive care units; and ability to meet the federal government's Professional Standards Review Organization standards for hospital care.

Data were collected by questionnaires mailed to hospitals, interviews with health care experts, and inspection visits by the researchers to most hospitals.

The study found that semi-private room charges for one day differed by as much as 167 percent. Nurse to patient ratios in the intensive care units were very similar among hospitals (1/1, 1/2 or 1/3, depending upon the severity of the case).

Details of the study plan are available in the referenced document.

The document is available from *Washingtonian*, Back Issues Dept., 1828 L St. NW, Rm. 200, Washington, D.C. 20036, for $3.75.* [DOC = 21 pp]

**See page 2 for further information on acquiring documents and supplemental materials.*

HOUSEHOLD MOVING COMPANIES

Ansley, Mary Holm. **How To Take The Trauma Out Of A Moving Experience.** *Chicago Tribune* (5 August 1980): Section 4:3,4.

This document offers information on how to go about moving and what organizations to contact for useful household moving information. A chart is included from the Interstate Commerce Commission which reports 1979 performance data for 17 national moving firms. Some tips are provided on do's and don't of moving, which can save consumers both time and money.

The document is available from CERN.* [DOC = 2 pp]

Buying Transportation. Washington, D.C.: Interstate Commerce Commission, 1978.

The document contains a general discussion about the nature of services provided by the Interstate Commerce Commission on freight rates and passenger fares. It discusses transportation laws and the mechanisms ICC uses to assist consumers and small businesses. Those mechanisms are challenging carrier increases, resolving disputes, and removing some causes of complaints by regulatory actions.

The document is available free from Consumer Assistance Center, Interstate Commerce Commission, Washington, D.C. 20423.* [DOC = 9 pp]

Complaint And Performance Data On Household Good Movers—1979 Operation. Washington, D.C.: Interstate Commerce Commission, Office of Consumer Protection, 1979.

This document reports a major comparison of 17 interstate household moving companies in the United States. For each company it reports some indicators of the quality of service, such as the number and type of complaints received by ICC, the percent of cost estimates which proved to be substantially in error, the percent of shipments picked up or delivered five or more days later than specified, and the percent of claims that the shipping company settled in various numbers of days.

Data were collected by extracting unverified information from annual performance reports filed with the ICC by interstate movers. Complaints against movers were obtained through examination of records kept at the ICC's National Consumer Assistance Center.

The document is updated each year.

Details of the study plan and copies of the major data collection instruments are not available in the referenced document or as supplemental materials.

The document is available free from the Consumer Assistance Center, Interstate Commerce Commission, Washington, D.C. 20423.* [DOC = 6 pp]

Lost Or Damaged Household Goods. Washington, D.C.: Interstate Commerce Commission, 1979.

This document contains a good discussion about things to do so that you will have the best chances of gaining remuneration for household goods that are lost or damaged by an interstate moving company.

It discusses the precautionary steps consumers can take before the move, on the moving day, on the delivery day, and after moving. Responsibilities and liabilities of the consumer, the moving company, and the storage company are mentioned.

The document is available free from the Consumer Assistance Center, Interstate Commerce Commission, Washington, D.C. 20423.* [DOC = 18 pp]

Ruffin, Cordelia, **Finding The Right Mover.** *Washingtonian* 7 (March 1972):108-112.

This document reports a comparison of movers in the Washington, D.C., area. For each mover, it reports the different kinds of services provided and prices, but generally no indicators of the quality of the service. Data were collected by interviews with the movers and some clients.

The study found prices differed by as much as 94 percent for one hour of work by three to four men and a truck.

Some details of the study plan are included in the referenced document.

The document is available from *Washingtonian*, Back Issues Dept., 1828 L St. NW, Rm. 200, Washington, D.C. 20036, for $.75.* [DOC = 4 pp]

Summary of Information For Shippers Of Household Goods. Washington, D.C.: Interstate Commerce Commission, 1979.

This document contains substantial information for consumers on the use of moving companies when transporting household goods. It discusses costs, packing, inventory of goods, the bill of lading document, mover's liability for loss or damage, unloading, and storage in transit. It provides step-by-step tips on preparing for the move so as to avoid problems. The ICC requires that interstate and international household movers give this booklet to their customers.

The document is available free from the Consumer Assistance Center, Interstate Commerce Commission, Washington, D.C. 20423.* [DOC = 32 pp]

INSURANCE COMPANIES—AUTOMOBILE

Auto Insurance: How They Set Your Rates. *Changing Times* 33 (March 1979):6-10.

This document contains a general discussion about how auto insurance rates are set and the advantages and disadvantages of the present rate system.

Rates are set by assigning drivers to groups defined by certain characteristics such as age, sex, marital status, number of accidents and violations, number of cars, use of cars, mileage, and whether the driver took a driver education course.

Several criticisms of the rate-setting classification system have been made. The system is complex, the risk categories can sometimes be imprecise, and people with seemingly similar characteristics can be charged rates that vary significantly. The insurance companies respond to these complaints by saying that the system works well and can reasonably predict losses, and that if other factors were used many drivers would be rejected or charged more.

The document is available from *Changing Times* Reprint Service, 1729 H St. NW, Washington, D.C. 20006, for $1.25.* [DOC = 5 pp]

Clayton, Robert. **Car Insurance: How Your Rates Are Set.** *Popular Mechanics* 147 (February 1977):177-179, 182.

This document contains a good discussion about how auto insurance companies determine the premiums they charge to consumers.

It discusses the different types of auto insurance coverage: liability, medical payments, collision, and comprehensive. It explains that each type of coverage is assigned territorial ratings that are base prices for each geographical area. Then these base prices are modified according to characteristics of the insured and his/her vehicle. Liability coverage premiums, for example, are usually affected by age, sex, and marital status of the driver; car usage; ownership of car; and driver safety record.

The document is available from CERN.* [DOC = 4 pp]

Consumer Shopping Guide For Automobile Insurance. Jefferson City, Missouri: Missouri Department of Consumer Affairs and Missouri Division of Insurance, 1980.

This document reports an extensive comparison of annual auto insurance rates in the state of Missouri. But no indicators of the quality of service are included.

The rates of the top one hundred writers of auto insurance in Missouri are given for two sample policies and each of 19 cities. Instructions are given on how to estimate rates for the unlisted locations.

Data were collected by requesting premium information from insurance agencies. Follow-up letters and telephone calls were made to encourage agencies to return the requested data. A notable feature of this study is the collection of price data each year to update the information.

The study found that a married couple in their mid-30s, living in Columbia, Mo., with one car would pay from $196 to $795, a difference of 306 percent.

The document begins with consumer information on types of coverage, parts in an insurance policy, filing a claim, and what to do if a policy has been cancelled.

Details of the study plan and copies of the major data collection instruments are not available in the referenced document nor as supplemental materials.

The document is available free from the Missouri Consumer Information Center, P.O. Box 1157, Jefferson City, MO 65102. [DOC = 27 pp]

Insurance: *Washington Consumers'* CHECKBOOK 1, no. 2 (Summer 1976):95-113.

This document reports an innovative comparison of 16 leading auto insurance companies in the Washington area. For each company, it reports several indicators of the quality of service, as well as annual premium rates.

The quality of service of each company was assessed by: complaint rates (the number of complaints on file at four state insurance departments, divided by the number of dollars of premiums paid in those states); the satisfaction of insurance company customers who had recently been in accidents (randomly sampled from those who reported accidents to the D.C. Department of Motor Vehicles as required by law); the rates of protested policy terminations in two states (protested formally by the customer); and the percentage of terminations that were for "minor" reasons as shown by termination letters filed with the Maryland Insurance Department. Annual premium costs for each insurance company are reported for four different sample drivers and for a high option policy and a low option policy.

Data were collected by several means, including telephone interviews with policyholders and examination of records kept by state insurance departments. Premium information was determined from company rate filings at the state insurance departments, verified in most cases by the companies.

The study found that a consumer does not have to pay high premiums to get good service and reliability. In other words, quality and price showed little correlation. It also found a wide range of prices for similar coverages, indicating that it pays to shop around.

This document offers information on the following topics: deciding how much coverage one needs, how personal traits affect one's rates, and choosing an auto insurance company. An insurance information form is included for use in requesting price quotations.

Details of the study plan and copies of the major data collection instruments are available in the referenced document and as supplemental materials.

The document and supplemental materials are available from CERN.* [DOC = 19 pp; SUP = 7 pp]

Managing Your Auto Insurance, Parts I, II, III. *Consumer Reports* (June, July, August 1977):318-320, 375-384, 484-490.

**See page 2 for further information on acquiring documents and supplemental materials.*

Part II of this document reports a major comparison of auto insurance companies in the United States. For each of the 30 major insurance companies, it reports some indicators of the quality of service, such as customers' satisfaction with the handling of claims against their own companies, and the companies' ratings in *Best's Insurance Reports* (the industry's guide to insurers' financial condition).

Data were collected by questionnaires mailed annually to Consumer Reports subscribers. Responses were provided by 160,000 subscribers. A notable feature of this study was collecting customer satisfaction data at two points in time (1970 and 1976).

The study concluded that four companies had "much better than average" service. None of them was nationally distributed. But several with "better than average" service are nationally distributed. The study also found that one out of five respondents who had filed a claim against his/her own company had run into a problem with the way that claim was handled.

Part I of the document discusses types of coverage and how to buy insurance. Part III discusses problems in the insurance industry and no-fault insurance.

Some details of the study plan for Part II are available in that document.

The document is available from Consumers Union, Readers Service, 256 Washington St., Mt. Vernon, NY 10550, for approx. $1.25.* [DOC = 20 pp]

1977 Virginia Auto Insurance Consumer's Guide. Richmond, Virginia: State Corporation Commission, Bureau of Insurance, 1977.

This document reports a comparison of the 50 largest auto insurance companies in the state of Virginia. For each insurance company, it reports Best Company's rating of its financial strength and stability, and average statewide premium rates on a basic policy for drivers of specified ages. Data were collected by examination of records kept by the Virginia State Corporation Commission.

The study found that the average statewide rates for a married male over 45 on a basic insurance policy ranged from $204 to $589. But the document warns that the absolute level and relative position of each company's rates may vary substantially in different geographical areas and for different circumstances.

The document includes much information on the different types of coverage, how to determine the amount of coverage needed, and how to shop for auto insurance.

The 1980 Guide, details of the study plan, and copies of the major data collection instruments are available as supplemental materials.

The document and supplemental materials are available from CERN.* The lastest Guide is available free from the Virginia State Corporation Commission, Bureau of Insurance, P.O. Box 1157, Richmond, VA 23209. [DOC = 26 pp; SUP = 52 pp; Guide = 32 pp]

Northern California Shopper's Guide To Auto Insurance. San Francisco, California: San Francisco Consumer Action, 1978.

This document reports a major comparison of auto insurance rates in Northern California, but it does not provide indicators of the quality of service. Eighteen major insurance companies' rates for split limit liability, single limit liability, primary medical payments and secondary medical payments insurance are provided. The rate information is reported for six categories defined by age, sex and marital status.

Data were collected by mailed questionnaires and telephone interviews with insurance agents. Some telephone calls were made with the callers identified as researchers, some were made with the callers posing as inquiring customers. For those companies that did not fill in questionnaires a copy of the telephone fact sheet was sent to agents for verification.

The study found that on single limit liability insurance for an unmarried male, age 23, the rates differed by 52 percent, with a low of $620 and a high of $943.

This document offers substantial information on auto insurance, and is easy to understand. Some of the topics included are: what determines a person's rate, what types of coverage exist, what are the desirable levels of coverage, how to shop for insurance, and what to do after an accident. A glossary of insurance terms is also provided.

Details of the study plan and copies of the major data collection instruments are not available in the referenced document nor as supplemental materials.

The document is available from San Francisco Consumer Action, 26 Seventh St., San Francisco, CA 94103, for $.75.* [DOC = 97 pp (41-51)]

Pennsylvania Consumers' Guide To No-Fault Auto Insurance Rates. Harrisburg, Pennsylvania: Pennsylvania Insurance Department, 1979.

This document reports a comparison of annual auto insurance rates for a standardized policy in each county of Pennsylvania. No indicators of the quality of service are given. Where there is more than one rating territory in a county, the range of each company's rates within the county is reported. The 20 largest insurance companies in Pennsylvania are included in the comparison. Ninety percent of Pennsylvania's auto insurance market is represented by this document.

Data were collected by telephone interviews with some insurance companies and by examination of records kept by the Pennsylvania Insurance Dept. A notable feature of this study is that it is updated annually.

The study found that prices varied widely among insurance companies and among counties.

Suggestions are offered on how to cut auto insurance costs through such means as discounts and higher deductibles.

Details of the study plan and copies of the major data collection instruments are not available in the referenced document nor as supplemental materials.

The document is available from the Pennsylvania Insurance Dept., Strawberry Square, Harrisburg, PA 17120, by sending a self-addressed, stamped, legal size envelope.* [DOC = 4 pp]

Rader, Stuart. **Bloomington Student Guide To Auto Insurance.** Bloomington, Indiana: Indiana Public Interest Research Group, 1979.

This document reports a comparison of auto insurance costs in Bloomington, Indiana. It reports the costs of a policy with "basic coverage" and the costs of a policy with "complete coverage," for a 21 year old male and a 21 year old female. But no indicators of the quality of the service are given.

Data were collected by questionnaires mailed to agencies that sold auto insurance to 21 year olds. Phone calls were also made to remind agents to return the form. A notable feature of this study includes collecting price data at more than one point in time.

The study found that basic coverage for a young male cost from $54.00 to $218.00, a difference of 304 percent. Basic coverage for a female cost from $47.00 to $128.00, a difference of 172 percent.

The document offers consumer information on different types of coverage, guidance on deciding how much insurance to buy, and tips for buying insurance.

Details of the study plan and copies of the major data collection instruments are available as supplemental materials.

The document is available from Indiana Public Interest Research Group, 406 N. Fess, Bloomington, IN 47401, for $.75.* Supplemental materials are available from CERN.* [DOC = 16 pp; SUP = 3 pp]

The Sentry Insurance National Opinion Study: A Survey Of Consumer Attitudes In The U.S. Towards Auto And Homeowners Insurance. Stevens Point, Wisconsin: Sentry Insurance, 1974.

Refer to the "Insurance Companies—Home" section of this bibliography for the annotation of this document.

Sheppard, William J. **Opening Remarks (On A Survey To Determine The Extent Of Insurance Information Disclosure From Auto Insurance Agents).** Pennsylvania, 25 September- 5 October, 1978.

This document reports an innovative study of information disclosure by auto insurance agents in Philadelphia, Pittsburg, and Reading, Pennsylvania.

Insurance department investigators, posing as customers, visited auto insurance agencies to determine the amount of insurance information that was voluntarily disclosed to consumers.

The study found that information was incorrectly provided and that in some instances there was fraud. Investigators found that no agents offered information on types or limits to coverage being purchased and 80 percent of the time no information on the name of the insurance carrier was volunteered. Information about discounts for personal injury protection insurance was given 28 percent of the time, but at no time was information given on discounts for consumers who had collateral disability insurance. In a number of instances, agents tacked on service charges or unsolicited automobile club membership fees.

Details of the study plan are not available in the referenced document or as supplemental materials.

The document is available from CERN.* [DOC = 14 pp]

Stop To Shop For Auto Insurance. Trenton, New Jersey: New Jersey Insurance Department, 1978.

This document contains a general discussion about auto insurance. It offers information on the different types of coverage, the various parts of an auto insurance policy, and the factors affecting the amount of the premium. Tips about how to settle claims and save money on insurance are also provided.

The document is available from New Jersey Insurance Dept., 201 E. State St., Trenton, NJ 08625, for $.45.* [DOC = 22 pp]

INSURANCE COMPANIES—HEALTH

Approved Individual Medicare Supplement Policies. Madison, Wisconsin: Office of the Commissioner of Insurance, 1980.

This document reports an extensive comparison of approved individual Medicare supplement insurance policies in Wisconsin. For each policy it reports the annual premium at age 65; eligibility standards; pre-existing condition limits; first year commission (percent of premium which goes towards agent's commission); and anticipated loss ratio.

Data were collected by examination of records kept by the Office of the Commissioner of Insurance.

The study found that the anticipated loss ratio (which is the proportion of premiums the company pays to policyholders as benefits) varied from 55 percent to 85 percent. Annual premiums differed by as much as 155 percent for Medicare Supplement 2, with prices ranging from a low of $185.83 to a high of $473.00.

Details of the study plan and copies of the major data collection instruments are not available in the referenced document nor as supplemental materials.

The document is available from Office of the Commissioner of Insurance, 123 West Washington Ave., Madison, WI 53702, by sending a self-addressed, stamped, legal size envelope.* [DOC = 3 pp]

Carroll, Marjorie Smith. **Private Health Insurance Plans In 1976: An Evaluation.** *Social Security Bulletin* 41 (September 1978):3-16.

The document contains an overview of the private health insurance industry in 1976. It looks at statistics for such items as the number of insured, growth in enrollment, type of insurer, breadth and depth of individual policies' coverage, operating expenses, and claims ratio. Private health insurers collected $39.4 billion in premiums and returned $35 billion in benefits to their subscribers in 1976. The statistics reflect steadily rising health costs, higher utilization, and demand for expanded services. About 77 percent of the civilian population had some form of private hospital insurance.

The document is available from CERN.* [DOC = 14 pp]

Denenberg, Herbert S. **A Shopper's Guidebook** (Chapter 9: Health Insurance). Washington, D.C.: Consumer News, Inc., 1974:91-102.

This document suggests things that an individual should learn about several health insurance policies before selecting one. It discusses the different kinds of services provided by health insurance companies, some ways to judge the

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quality of the service, and how to make meaningful price comparisons. It suggests that the quality of service be assessed by several indicators, including extent of covered services, extent of exclusions, loss ratio, and the financial strength of the company (as rated by *Best's Insurance Reports*).

The checklist of questions to ask about an insurance policy is included, as well as consumer tips on mail order health insurance, HMOs, and Medicare.

The document is available from CERN.* [DOC = 12 pp]

Francis, Walton and Editors of *Washington Consumers'* CHECKBOOK. **Checkbook's Guide To 1981 Health Insurance Plans For Federal Employees.** Washington, D.C.: Washington Center for the Study of Services, 1980.

This document reports an exemplary comparison of health insurance plans available to federal government employees. For each plan it reports the different kinds of medical services that are covered, and extensive price comparisons. For several, but not all plans, it reports information on the quality of service provided by the insurance company. The quality of service was assessed by customer ratings and complaints. The average cost of the participating employee's insurance premiums plus unreimbursed bills are reported for each plan, for different sized families, and for different levels of total medical, hospital, and drug bills.

The customer ratings were collected by mailing questionnaires to CHECKBOOK magazine and *Consumer Reports* subscribers in the Washington, D.C. area. The cost data were derived by analysis of benefits and premium schedules on file at the Office of Personnel Management and then calculating out-of-pocket costs for single persons and families with different levels of medical bills. The probability of each level of bills is given, based on actuarial data.

An unusual feature of this study is that it compares the total dollars a family will have to pay out if it has medical bills of various specified amounts during a given year, instead of just comparing the premium costs. The study is annually updated.

The study found that for a family of three, with total medical bills of $1,500 during the year, the total dollars they would have to pay for the insurance premiums and the unreimbursed bills ranged from a low of $290 to a high of $1,175 under the various plans. The document also reports some additional aspects of customer satisfaction with each of the HMOs in the Washington D.C. area. Some details of the study plan are included in the referenced document.

The document is available from *Washington Consumers'* CHECKBOOK, 1518 K St. NW, Suite 406, Washington, D.C. 20005, for $3.65.* [DOC = 63 pp]

Guide To Health Insurance For People With Medicare. Washington, D.C.: Health Care Financing Administration, U.S. Department of Health, Education, and Welfare and National Association of Insurance Commissioners, 1979.

This document provides general information on health insurance policies that supplement Medicare. Some topics included in the booklet are how to shop for private health insurance, what the various types of health insurance policies are, and what Medicare does and does not pay. A chart is offered which lets an individual quickly determine what payments Medicare will not cover under Part A and Part B benefits. A checklist near the chart can be filled in to learn what an individual's current insurance policy and proposed insurance policy will pay to fill in the gaps left by Medicare.

The document is available free from CERN or any local Social Security Office.* [DOC = 8 pp]

Health Insurance For Older People, Filling The Gaps In Medicare. *Consumer Reports* 41, (January 1976):27-34.

This document reports a comparison of 16 nationwide Medigap insurance policies that supplement older people's Medicare policies. For each health insurance policy, it reports the different kinds of services, covered exclusions, some indicators of the quality of service, and annual premiums.

The quality of coverage was assessed by whether the policy provides "service" benefits rather than "indemnity" benefits; whether the policy fills in as many of Medicare's gaps as possible, and whether the policy limits an exclusion for pre-existing illness to six months.

The study found that the best health insurance choice often was a health maintenance organization, followed by policies of the local Blue Cross/Blue Shield programs. Annual premiums differed by as much as 220 percent for Medigap policies with six month pre-existing illness exclusions.

The beginning of the document describes the need for Medigap health insurance policies and the four different types of private insurance options. They are: major medical policies, hospital indemnity policies, health maintenance organizations, and Medicare supplements (Medigap policies). A short exposé on the relations of the National Retired Teachers Association and the American Association of Retired Persons with the Colonel Penn Companies is included.

Details of the study plan and copies of the major data collection instruments are not available in the referenced document nor as supplemental materials.

The document is available from Consumers Union, Readers Service, 256 Washington St., Mt. Vernon, NY 10550, for approx. $1.25.* [DOC = 8 pp]

Health Insurance Policies: Why It's Hard To Pick A Good One. *Changing Times* (December 1978):6-11.

The document contains a general discussion on the different types of health insurance policies, some abuses in the health insurance field, and some features of a good health insurance policy. Some states are requiring minimum benefits for certain health policies; an example of New York State's minimum allowed benefits is included. A discussion of loss ratios points out that these can be a guide for policyholders to learn how much a company is paying back to its clients. The New Jersey Insurance Department found about 15 percent of the policies sold in New Jersey had loss ratios of less than 50 percent, which the Department considered unacceptably low.

The document is available from *Changing Times* Reprint Service, 1729 H St. NW, Washington, D.C. 20006, for $1.25.* [DOC = 6 pp]

How To Shop For Health Insurance. U.S. Department of Health, Education, and Welfare, Public Health Services, Health Resources Administration. Washington, D.C.: Government Printing Office, 1978.

This document suggests several things that an individual should learn about health insurance policies before selecting one. It discusses the different kinds of health insurance policies available and several important features that a health insurance policy should include.

Some key points to learn about a health insurance policy are: what services does it cover, how many days of hospitalization are covered, are there deductibles, what are the exclusions, how long are the waiting periods, are pre-existing conditions covered, and is the policy non-cancellable by the company. A list of frequently used insurance terms is included.

The document is available free from the Consumer Information Center, Pueblo, CO 81009. [DOC = 15 pp]

A Shopper's Guide To Life And Health Insurance For Senior Citizens. Trenton, New Jersey: New Jersey Insurance Department, 1980.

The document contains a general discussion about different health and life insurance policies and their coverages. An explanation of the federal Medicare program is included, with a discussion of deductibles and co-payment provisions for Part A and Part B. Private health insurance is explained under four headings: general information, policy characteristics, policy coverage, and policy price. Large type and many illustrations make this booklet easy to read. A checklist is provided to help a person talk with an agent.

The document is available from the New Jersey Insurance Dept., 201 E. State St., Trenton, NJ 08625, for $.45.* [DOC = 37 pp]

When Medicare Is Not Enough. Albany, New York: New York State Consumer Protection Board, 1979.

The document reports a major comparison of health insurance policies that supplement Medicare in New York State. For each of the 46 policies, it reports the different kinds of services provided, several indicators of the quality of service, and annual premiums.

The quality of service was assessed by several measures, including the range of medical services that are covered, payout-to-cost ratio (computed by dividing a policy's annual premium into that company's total payout for illnesses in a year), pre-existing condition clauses that are favorable to consumers, and the consumer's degree of assurance that the policy will be renewed. A hypothetical patient with a need for long-term hospital care and substantial nursing and physician care (roughly in the same proportions as the average person over 65) was used as a case study to determine a policy rating score for each insurance policy.

The calculated rating scores of the policies (based on a 100-point maximum score) varied by as much as 1320 percent with a low of five points and a high of 71 points.

The document discusses the different types of health insurance programs, basic aspects of Medicare, tips on shopping for health insurance, and an explanation of loss ratios.

Details of the study plan and copies of the major data collection instruments are not available in the referenced document nor as supplemental materials.

The document is available from the New York State Consumer Protection Board, 99 Washington Ave., Albany, NY 12210, for $.67.* [DOC = 40 pp]

INSURANCE COMPANIES—HOME

Consumer Shopping Guide for Homeowners and Renters Insurance. Jefferson City, Missouri: Missouri Department of Consumer Affairs and The Missouri Division of Insurance, 1980.

This document reports an extensive comparison of homeowners and renters insurance premiums in the state of Missouri. The annual premiums for two typical policies are reported for each of the major cities in Missouri and for the 100 largest homeowner insurance companies in the state. But no indicators of the quality of service are provided.

Data were collected by examination of records kept by the Missouri Department of Insurance.

The study found that in Jefferson City a $40,000 HO-3 policy for a brick house with $100 deductible, cost from $112 to $321, a difference of 186 percent.

The document offers consumer information on such things as types of homeowner policies, amount of coverage, and filing of a claim.

Details of the study plan and copies of the major data collection instruments are not available in the referenced document or as supplemental materials.

The document is available free from Missouri Consumer Information Center, P.O. Box 1157, Jefferson City, MO 65102.* [DOC = 28 pp]

Consumers Shopping Guide for Homeowners Insurance. New York: State of New York Insurance Department, 1979.

This document reports a major comparison of annual premiums charged by New York state's 20 principal writers of homeowners insurance. There is no information on the quality of service provided by the insurance companies. The premium information is reported by geographic area, by whether or not there is coinsurance, by type of residence, by type of construction, and by other important variables.

Data were collected by letters asking the twenty largest insurance companies to submit certain information to the Insurance Department. A notable feature of this study was cross-checking the information with a second source, by using the Insurance Department's records to see if the companies sent correct information.

The study found that prices differed by as much as 82 percent in Manhattan for the homeowners special form policy on a $35,000 frame construction house, with $100 deductible and 80 percent coinsurance, and with off-premises theft excluded. Prices ranged from a low of $190 to a high of $345.

Consumer information is provided in the first part of the document on such subjects as: types of insurance, sufficiency

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**See page 2 for further information on acquiring documents and supplemental materials.*

of coverage; costs of insurance, and inventory of possessions.

Details of the study plan and copies of the major data collection instruments are not available in the referenced document nor as supplemental materials.

The document is available free from the Research and Library Bureau, New York Insurance Dept., 2 World Trade Center, New York, NY 10047.* [DOC = 37 pp]

Pennsylvania Consumers' Guide To Homeowners Insurance. Harrisburg, Pennsylvania: Pennsylvania Insurance Department, 1980.

This document reports an extensive comparison of homeowner insurance premiums for 325 insurance companies in Pennsylvania. No indicators of the quality of service are provided.

The rate information is reported for three different forms of coverage and for different counties in the state.

Data were collected by examination of records kept by the Pennsylvania Insurance Department.

The study found that in Philadelphia a $50,000 broad form policy (HO-2) for a brick house cost from $176 to $284, a difference of 61 percent.

Information on the following topics is also included: types of risks a homeowners policy covers, dollar limits paid if a consumer experiences a covered loss, and how to save money on homeowners insurance. There is a convenient chart showing the kinds of losses that are covered by seven different forms of homeowners insurance coverage.

Details of the study plan and copies of the major data collection instruments are not available in the referenced document nor as supplemental materials.

The document is available from the Pennsylvania Insurance Dept., Strawberry Square, Harrisburg, PA 17120, by sending a self-addressed, stamped, legal size envelope.* [DOC = 12 pp]

Renter's Insurance. Greeley, Colorado: Colorado Public Interest Research Group, 1979.

This document reports a comparison of renter's insurance policies and annual premiums for 18 insurance companies. No indicators of the quality of service are included.

Data were collected by telephone inteviews and in-person interviews with insurance agents. A notable feature of this study was overcoming the agents' reluctance to provide requested information by guaranteeing that premium information would be confirmed before printing.

The document reports premium ranges for each company, rather than the actual premiums for given situations.

Some details of the study plan are available in the referenced document.

The document is available from Colorado Public Interest Research Group, University Center, Rm. 206, University of Colorado, Greeley, CO 80639, by sending a self-addressed, stamped, legal size envelope.* [DOC = 4 pp; SUP = 1 p]

SCC Buyers Guide. Richmond, Virginia: Virginia State Corporation Commission, 1974.

This document reports a comparison of the annual premiums for one typical homeowner insurance policy in the state of Virginia. Over 300 insurance companies' rates for this policy are given. No indicators of the quality of service are included.

Data were collected by examination of records kept by the Virginia State Corporation Commission.

The rates are reported for four different cities and for two types of home construction (masonry and woodframe). The study found that for a masonry family dwelling located near Norfolk and valued at $40,000 the premiums for broad form coverage with $50 deductible ranged from $90 to $143, a difference of 59 percent.

Details of the study plan are available as supplemental materials. A *1980 Virginia Homeowners Insurance Consumer's Guide* is also available. It simplifies the rate figures and offers more consumer information.

The document and supplemental materials are available from CERN.* The *1980 Guide* is available free from the Virginia State Corporation Commission, Dept. of Insurance, P.O. Box 1157, Richmond, VA 23209. [DOC = 37 pp; SUP = 52 pp; *1980 Guide* = 32 pp]

Seliger, Susan. **It's Not Easy Buying Homeowners Insurance.** *Washingtonian* 13 (August 1978):198-204.

This document reports a comparison of homeowners insurance rates for HO-2 and HO-3 policies in the Washington metropolitan area. No indicators of the quality of service are included.

Data were collected by telephone interviews and in-person inteviews with insurance companies. Companies were given a hypothetical situation on which to quote a premium.

The study found that in Maryland the rates for an HO-2 policy on a $50,000 brick house ($25,000 liability, $500 medical, and $100 deductible) differed by as much as 62 percent, ranging from $91 to $147. In Virginia the rates for an HO-2 policy on a $67,000 brick house ($25,000 liability and $100 deductible), ranged from $125 to $200, a difference of 60 percent.

The document offers information on how to assess the value of a home, how to choose the best policy, and how claims adjusters determine the amount paid to homeowners after there has been damage.

Details of the study plan and copies of the major data collection instruments are not available in the referenced document nor as supplemental materials.

The document is available from *Washingtonian*, Back Issues Dept., 1828 L St. NW, Washington, D.C. 20036, for $1.05 (prepay).* [DOC = 7 pp]

The Sentry Insurance National Opinion Study: A Survey Of Consumer Attitudes In The U.S. Towards Auto And Homeowners Insurance. Stevens Point, Wisconsin: Sentry Insurance, 1974.

This document contains data concerning public attitudes on automobile and homeowners insurance. Face-to-face interviews were conducted with 2,462 people, randomly sampled to represent the adult population in the United States. Some subjects on which the respondents were asked to comment include: insurance agents, fairness of coverage, exclusions in policies, the handling of claims, premiums, policy cancellations, and the amount and effect of government regulation and industry innovation.

The document is available from CERN.* [DOC = 88 pp (4-18)]

A Shopper's Guide To Homeowners Insurance. Trenton, NJ: New Jersey Insurance Department, 1978.

This document contains a fairly detailed discussion of homeowners insurance for owners and renters in New Jersey. It discusses different types of homeowners insurance, policy coverage on things other than the home, additions or endorsements to homeowners and tenants insurance policies, and conditions that make some homeowners have difficulty getting homeowners insurance. An explanation of mobile home insurance is also included.

The document is available from the New Jersey Insurance Dept., 201 E. State Street, Trenton, NJ 08625, for $.45.* [DOC = 29 pp]

LAWYERS AND LEGAL SERVICES

The American Lawyer: How To Choose And Use One. Chicago: American Bar Association, 1978.

This document suggests things that an individual should learn about several lawyers before selecting one. It discusses the different kinds of services provided by lawyers, some ways to judge the quality of the service, and how to make meaningful price comparisons. It suggests that the quality of service be assessed by several indicators, including recommendations from persons with similar legal problems; referrals from consumer groups, public interest organizations, or other associations; practitioners' continuing legal education, and type of experience the practitioner has had with the particular legal problem

The document includes such information as: what can be expected of lawyers, when to use a lawyer, what lawyers charge, and how to deal with lawyers.

The document is available from the American Bar Association, 1155 E. 60th St., Chicago, IL 60637, for $2.00.* [DOC = 43 pp.]

Denenberg, Herbert. **A Shopper's Guidebook** (Chap. 13-Lawyers). Washington, D.C.: Consumer News, Inc., 1974.

This document suggests things that an individual should learn about several lawyers before selecting one. It discusses the different kinds of services provided by lawyers, some ways to judge the quality of the service, and how to make meaningful price comparisons. It suggests that the quality of service be assessed by several measures, including clientele and history of the lawyer, experience of the lawyer with given types of cases, ability to explain a case, amount of personal attention the lawyer will provide, and ability to speak in plain English.

The article also discusses such topics as: when is a lawyer needed, the different kinds of lawyers, where to find a lawyer, how to communicate with a lawyer, and what to do if dissatisfied with a lawyer.

The document is available from CERN.* [DOC = 7 pp]

The District of Columbia Bar Lawyer Directory 1979-80. Washington D.C.: The District of Columbia Bar, 1979.

This document is a directory of some lawyers in Washington D.C. For each lawyer, it reports the different kinds of services provided and some fee information, but no indicators of the quality of the service. The directory lists lawyers in 18 areas of legal practice. Information is provided on each lawyer's type of practice, fee for initial consultation (and sometimes other fees), languages spoken, schooling, Bar admission, etc.

Data were collected by questionnaires mailed to 19,000 active Bar members. Members voluntarily filled out the forms, but had to pay a fee to be listed in the directory. About 1300 responded to the questionnaire, but only 300 paid the fee and are listed. The information was not verified by the Bar, but the lawyers are personally responsible for inaccurate information and could receive disciplinary action by the Bar for misrepresentations.

The directory indicates that the initial consultation fee for a general practice lawyer varied from nothing to $75.00 per hour in 1979.

Details of the study plan and copies of the major data collection instruments are available as supplemental materials.

The document and supplemental materials are available from the D.C. Bar Association, 1426 H St. NW, Suite 840, Washington, D.C. 20005, for $10.00 ($2.00 for D.C. residents) and free, respectively.* [DOC = 197 pp (1-6); SUP = 6 pp]

Finding And Hiring A Lawyer, Washington D.C.: The District of Columbia Bar, 1978.

This document suggests things that an individual should learn about several lawyers before selecting one. It discusses the different kinds of services provided by lawyers, some ways to judge the quality of the service, and how to make meaningful price comparisons.

It suggests that the quality of service be assessed by several indicators during a preliminary consultation. These include: whether the lawyer communicates effectively with you, has had enough experience on your type of case, and gives clear explanations on how she or he will let you know the progress of the case.

Information is provided on such areas as assembling a list of lawyers, working with a lawyer, paying for a lawyer, and making various kinds of agreements with lawyers. A sample client/lawyer agreement and telephone listing of legal services in the D.C. area is included.

The document is available free from the D.C. Bar Association Publications, 1426 H St., NW, Suite 840, Washington, D.C. 20005. [DOC = 28 pp]

Five Plans Of Prepaid Legal Services with Free Choice of Lawyer. Chicago: American Bar Association 1973.

The document contains examples of five prepaid open

**See page 2 for further information on acquiring documents and supplemental materials.*

panel legal plans that allow the choice of the attorney to be made by a member of the plan. For each plan the document reports the groups served, benefits offered, exclusions, actual costs, and additional comments.

The document is available from the American Bar Association, 1155 E. 60th St., Chicago, Il. 60637, for $2.50.* [DOC = 16 pp]

How To Choose A Lawyer (And What To Do Then). *Consumer Reports* 42, (May 1977):284-290.

This document suggests several things an individual should learn about lawyers before selecting one. It discusses some ways to judge the quality of the service and how to make meaningful price comparisons.

It suggests that the quality of service be assessed by several indicators, including education, background, and speciality (described in the Martindale Hubbel Law Dictionary); recommendations of nonlawyers whose professions bring them into contact with lawyers having the needed speciality (e.g. accountants or bankers if business law advice is needed, or marital counselors if divorce law expertise is needed); referrals from law school faculty who teach the needed speciality; and suggestions of friends who have had similar legal problems. Once a pool of likely lawyers is compiled, the article suggests you ask each several questions before selecting one.

There also is discussion about group legal-service plans, legal clinics, and various fee schedules. A sample agreement between a lawyer and client is offered.

The document is available from *Consumer Union*, Readers Service, 256 Washington St., Mt. Vernon, NY 10550, for approx. $1.25.* [DOC = 7 pp]

How To Complain About Your Lawyer: NYPIRG Wiseguide #6. New York: New York Public Interest Research Group, 1976.

The document explains the step-by-step procedure for effectively complaining about a lawyer. It outlines when and how to file a complaint with the Grievance Committee of the Bar Association, what happens at a hearing of the Grievance Committee, and where to locate the various Grievance Committees in the New York State area. Some background is provided about how lawyers are regulated and the standards that apply to their conduct.

The document is available from New York Public Interest Research Group, 5 Beekman St., New York, NY 10038, for $.55.* [DOC = 6 pp]

Lancaster, Hal. **If Your Legal Problems Are Complex, A Clinic May Not Be The Answer.** *The Wall Street Journal*, (31 July 1980).

This document reports an innovative comparison of legal clinics and law firms in Southern California. For each clinic or firm, it reports the different kinds of services provided during an initial and/or follow-up consultation on a mortgage contract, some indicators of the quality of service, and some fees. The quality of service was assessed by several measures including ability to locate errors in a proposed sales contract, ability to communicate to the client how to resolve problems in the contract, and knowledge of real estate law.

Data were collected by trial tests of the services. The reporter posed as a client who needed legal advice on a sales contract for a house. Eight clinics or firms were contacted and their advice was recorded. A transcript of the meeting with each clinic and firm was reviewed and graded on accuracy of advice by a group of specialists in real estate law.

The study found that none of the attorneys found all the defects in the sample sales contract, and legal clinics did not provide as high quality legal advice as did the law firms.

Details of the study plan and copies of the major data collection instruments are not available in the referenced document nor as supplemental materials.

The document is available from the Wall Street Journal, Library, 22 Cortlandt St., New York, NY 10007, for $1.00.* [DOC = 2 pp]

Maddi, Dorothy Linder. **Trial Advocacy Competence: The Judicial Perspective.** *American Bar Foundation Research Journal* (1978):105-151.

This document reports a major assessment of trial lawyers' competence as evaluated by state and federal judges throughout the nation. State and federal judges were asked to comment on plaintiff and defendant attorneys' competence in the courtroom. The judges were asked such questions as the percentage of minimally competent trial lawyers, whether the lawyers have become more or less competent over the years, what factors contribute to incompetence, and what methods might be instituted to insure competence by trial lawyers.

The American Bar Foundation collected the data by questionnaires mailed to most state and federal judges in the United States; a follow-up letter was sent to all judges who did not respond within two months. Twenty-six percent ultimately responded.

The study found that judges, on the average, considered about 28 percent of the trial attorneys to be incompetent. Plaintiff attorneys were rated slightly lower in competence than defendant attorneys.

Details of the study plan and copies of the major data collection instruments are not available in the referenced document nor as supplemental materials. For more information, refer to Dorothy Linder Maddi's "Judges' Views Of Lawyers In Their Courts." *American Bar Foundation Research Journal 3 (Summer 1979):689-696.*

The document is available from the American Bar Foundation Research Journal Publications, 1155 E. 60th St. Chicago, IL 60637, for $3.50. The "Judges Views" article is available from the same source for $3.50.* [DOC = 47 pp; "Judges" = 10 pp]

Neimark, Paul. **How To Choose The Right Lawyer For You.** *Consumers Digest* 13, (November/December 1974): 25-27.

This document suggests several things that an individual should learn about lawyers before selecting one. It discusses some ways to judge the quality of the service and some instances where lower fees do not necessarily mean lower quality service. It suggests that quality of service be assessed by several indicators, including membership in the "bar" (there are a few quacks who have never attended law school nor passed the bar exam), recommendations of friends (but carefully ask them for the basis of their opinion), and whether the lawyer specializes in an appropriate area of law.

A brief discussion explains why and how to sue a lawyer if a consumer is dissatisfied. Tips are offered on how to save money on legal services.

The document is available from CERN.* [DOC = 3 pp]

Paying Less For A Lawyer. *Consumer Reports* 44, (September 1979):522-527.

This document contains a general discussion about the nature of services provided by alternative legal services, such as legal clinics and prepaid legal plans.

Legal clinics are described as high-volume, high efficiency law firms that keep costs low through standardization of procedures and use of paralegal staff. Information on how to choose a clinic, a sample fee schedule, and a listing of legal clinics in the United States (from the National Resource Center for Consumers of Legal Services) are provided. Prepaid legal plans are described briefly and examples of organizations that sponsor this type of service are given.

The document is available from Consumers Union, Readers Service, 256 Washington St., Mt. Vernon, NY 10550, for approx. $1.25.* [DOC = 6 pp]

Quint, Barbara. **The Mysterious Case Of Lawyers' Fees.** *MONEY* 3 (May 1974):45-49.

The document reports a national assessment of lawyers' fees. Fees for ten legal procedures are provided for four regions of the country. Within each region, fee information is categorized into the following groups: a large firm in a city, a one-person practice in [illegible]ty, a firm in a suburb, and a firm in a small town. [illegible] were collected by interviews conducted by *Money* correspondents with representative lawyers from each situation indicated (approximately 16 lawyers were interviewed).

There is a discussion of the difficulty in obtaining information on lawyers' fees and of how fees generally are determined. The author suggests fees are based on a complicated and often subjective set of factors including the time the lawyer spends on a case, the amount of money the customer stands to gain or not lose if the case is won for him or her, the client's financial state, and the results attained.

Details of the study plan and copies of the major data collection instruments are not available in the referenced document or as supplemental materials.

The document is available from *MONEY* Business Office, Time and Life Bldg., Rockefeller Center, New York, NY 10020, for $.75.* [DOC = 5 pp]

Rosenthal, Douglas, E. **Evaluating the Competence Of Lawyers.** *The Role Of Research In The Delivery Of Legal Services.* Washington, D.C.: The Resource Center For Consumers Of Legal Services, 1976 (109-142).

This document describes several possible ways of evaluating the competence of lawyers. These include consideration of a lawyer's status in the legal community, history of success in contested actions, and actual observed work with clients. The document suggests the first way might not be valid, and indicates the second and third ways have been used only in a very few studies.

The document discusses other writings about the evaluation of lawyers' competence, indicates the problems preventing thorough performance evaluation of lawyers, and proposes some research tasks to improve the methodology for objective evaluations of lawyers.

The document is available from the National Resource Center for Consumers of Legal Services, 1302 18th St. NW, Washington, D.C. 20036, for $4.00 (plus postage).* [DOC = 34 pp]

NURSING HOMES

Abdellah, Faye G. and Chow, Rita K. **Long-Term Care Facility Improvement—A Nationwide Research Effort.** *The Journal Of Long Term Care Administration* (Winter 1976): 5-19.

The document reports a major assessment of the overall service provided by nursing homes throughout the United States. It reports the different kinds of services provided, and some indicators of the quality of the service. The quality of service was assessed in several ways, including how well the nursing home met the requirements of the 1967 Life Safety Code published by the National Fire Protection Association, the extent and type of training provided to nursing home personnel, and the physical condition of the patients.

Data were collected by inspection visits. Fifteen teams of Department of Health, Education, and Welfare employees and volunteers inspected 288 homes. The teams consisted of medical personnel, nutritionists, fire safety engineers, and social workers. Five survey instruments were used to collect data: an identifying form, a financial form, a fire safety form, a facility form, and a patient form.

The document offers an overview and summary of the major findings.

Details of the study plan and copies of the major data collection instruments are available in the reference document and as supplemental material in *Long Term Care Facility Improvement Study: Introductory Report.*

The document is available free from The Journal of Long Term Care Administration, American College of Nursing Home Administrators, 4650 East-West Hwy., Washington, D.C. 20014. Supplemental materials are available from the Government Printing Office, Washington, D.C. 20402, for $2.15 (#017-001-00397-2).* [DOC = 15 pp; SUP = 150 pp]

A Consumer's Guide To Nursing Homes And Alternative Care For the Elderly And Disabled In The Counties Of Monterey, San Benito, And Santa Cruz. Salinas, California: Mid-Coast Health Systems Agency, undated.

This document reports a comparison of nursing homes in Monterey, San Benito, and Santa Cruz counties of California. For each nursing home, it reports the different kinds of services provided, some indicators of the quality of service, and costs.

The quality of service was assessed by several indicators including licensure of home, age of facility, size of facility, nursing hours per patient, and total staff hours per patient.

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The study found that nursing hours per patient day ranged from 2.43 to 5.60. The cost per day ranged from $23.00 to $61.00, a difference of 165 percent.

The document also contains information on how to choose a residential care facility, how to pay for nursing home care, and what other alternative care options exist for the elderly.

Details of the study plan and copies of the major data collection instruments are not available.

The document is available from Mid-Coast Health Systems Agency, 344 Salinas St., P.O. Box 1068, Salinas, CA 93902, for $1.00.* [DOC = 124 pp (Directory 1-6)]

Crandall, Walter H. **Living In Oregon's Nursing Homes.** Portland, Oregon: Oregon Public Interest Research Group and Gray Panthers of Portland Nursing Home Task Force, 1978.

This document suggests things that an individual should learn about several nursing homes before selecting one. It discusses the different kinds of services provided by nursing homes, ways to judge the quality of the service, and the mechanisms that exist to solve nursing home problems.

It suggests that the quality of service be assessed by several indicators including inspection reports by the Social Security Administration and state health department; recommendations from home residents, physicians, and clergy; safety, cleanliness, and orderliness of the facilities; and extent of available medical and nursing services.

The document presents an extensive amount of material in a easy-to-read format. It includes a patients' bill of rights, suggestions on resolving complaints against nursing homes, and a list of agencies that deal with nursing home materials.

The document is available from Oregon Public Interest Research Group, Portland State University, Box 751, Portland, OR 97205, for $5.00.* [DOC = 78 pp (1-14, 60-66)]

Durman, Eugene C.; Dunlop, Burton D.; Rogers, Cheryl; and Burt, Geraldine. **Volunteers In Social Services: Consumer Assessment Of Nursing Homes.** Washington, D.C.: Urban Institute, 1979.

This document describes how several voluntary organizations did a comparison of the overall services provided by nursing homes in various geographical areas. It tells how they collected information on the different kinds of services provided, on several indicators of the quality of service, and on fees. The indicators of quality included staffing ratios, medical care, educational programs, entertainment activities, and facility characteristics.

The document discusses the use of in-person interviews with administrators and inspection of facilities by researchers. The document describes how the projects operated, problems encountered by the groups, and the impact of the project on prospective nursing home residents and others.

Copies of the data collection instruments that can be used for such a study are included in the referenced document.

The document is available from the Urban Institute Press, 2100 M St. N.W., Washington, D.C. 20037, for $8.85. [DOC = 196 pp (1-44, 163-183)]

How To Choose A Nursing Home, A Shopping And Rating Guide. Detroit, Michigan: Citizens for Better Care, 1980.

This document describes how to do a comparison of nursing homes. It suggests collecting information on the different kinds of services provided, several indicators of the quality of service, and costs. The indicators of quality include licensure of the nursing home, employee attitudes, facility characteristics, availability of medical care, and the quality of the meals.

The document discusses the use of interviews with persons knowledgeable about the community and nursing homes, inspection visits to the homes, and examination of nursing home inspection records kept by the Michigan Department of Public Health.

In a concise manner, the document discusses important areas of concern when selecting a nursing home. It also defines some frequently used terms.

Copies of data collection instruments that can be used for such a study are included in the referenced document.

The document is available from Citizens for Better Care, 163 Madison, Detroit, MI 48226, for $2.00.* [DOC = 17 pp]

Kane, Robert L.; Olsen, Donna M.; Thetford, Constance; and Brynes, Nano. **The Use Of Utilization Review Records As A Source Of Data On Nursing Home Care.** *American Journal Of Public Health* 66 (August 1976):778-782.

This document reports a major assessment of the overall service provided by nursing homes in Utah. It reports on some indicators of the quality of the service, such as changes in behavioral characteristics of patients, number and type of medications ordered for patients, and the activities available to patients.

Data were collected by examination of Utilization Review records kept by the Utah State Division of Health for a three year period. The Utilization Review program is a national program that reviews patients on Medicaid yearly.

Some details of the study plan are available in the referenced document. The document is available free from Dr. Robert Kane, Rand Corporation, 1700 Main St., Santa Monica, CA 90406.* [DOC = 5 pp]

Linn, Margaret W. **A Nursing Home Rating Scale.** *Geriatrics* 21 (October 1966):188-192.

This document reports a comparison of nursing homes in the Miami, Florida area. Fifty-six nursing homes were randomly selected and assessed with a rating scale during an inspection visit. The rating scale included items such as: number of nurses, volunteers, and beds; staff to patient ratio; extent of medical services available; accreditation by National Council of ANHA or the American Hospital Association; and the facility characteristics.

The study found the overall scores of nursing homes ranged from a low of six to a high of 73. Costs varied from $180 to $600 per month. Costs did not always rise in direct relation to staffing or services provided.

Some details of the study plan and a copy of the rating scale are included in the referenced document.

The document is available from CERN.* [DOC = 5 pp]

Linn, Margaret W., Gurel, Lee, and Linn, Bernard S. **Patient Outcome As A Measure Of Quality Of Nursing Home Care.** *American Journal of Public Health* 67 (April 1977): 337-344

This document reports an innovative study of the quality of services provided by nursing homes. The quality of service was assessed by whether the condition of male patients transfered from general/medical hospitals to nursing homes, improved, stayed the same, or declined over a six month period following the transfer.

Data were collected on 1000 males who were transferred to 40 community nursing homes. When the patients left the hospital, a physician predicted the outcome of the patient within six months. Patients were re-examined in six months to determine their physical functioning. Nursing homes were inspected to assess several aspects of their services and operations. Some of these data were coded on a nursing home rating scale (refer to: Linn, Margaret W. "A Nursing Home Rating Scale," under this section of the bibliography).

The study found that homes with higher RN hours per patient, better ratings on meal services, better medical record keeping, and higher professional staff-to-patient ratios, had patients who improved the most.

Details of the study plan are not available in the referenced document. One data collection instrument is available in the "Nursing Home Rating Scale" article.

The document is available free from Margaret Linn, Director of Social Science Research, Veterans Administration, 1201 NW 16th St., Miami, FL 33125.* [DOC = 8 pp]

Long-Term Care Directory—Metropolitan Washington Area. Washington, D.C.: Nursing Home Information Service, National Council of Senior Citizens, National Senior Citizens Education and Research Center, Inc., 1979.

This document reports an extensive comparison of nursing homes and alternative services for nursing care in the Washington metropolitan area. For each nursing home, it reports the different kinds of services provided, some indicators of the quality of service, and costs. The quality of service was assessed by licensure of the home and certification of home for Medicare or Medicaid reimbursement.

Data were collected by questionnaires mailed to nursing homes and examination of records kept by state and federal nursing home licensing and inspection agencies. All information was verified with the nursing homes by sending a summary of the report to each home.

The study found that prices differed by as much as 374 percent, with rates ranging from $19/day to $90/day. Part of the variation is according to the amount of care provided.

The document contains a listing of nursing home alternatives, such as geriatric day care centers, home health care services, homemaker services, Meals-On-Wheels, residential care, geriatric assessment services, and hospice care. A glossary of nursing home terms is included.

Details of the study plan and copies of the major data collection instruments are available as supplemental materials in the *Long Term Care Directory How-To Guide*.

The document and supplemental materials are available from Nursing Home Information Service, 1511 K St. NW, Washington, D.C. 20005 for $2.50 and $2.00, respectively.* [DOC = 65 pp (5-10, 57); SUP = 45pp]

Nursing Homes And Alternatives, *Washington Consumers'* CHECKBOOK, no. 1 (Winter 1976):81-103.

This document reports a comparison of nursing homes in the Washington D.C. area. For each nursing home, it reports the different kinds of services provided, several indicators of the quality of service, and costs. The quality of service was assessed by several measures including various characteristics of the staff, opinions of surveyed clergy members who frequently visit nursing homes, and the number of deficiencies on the most recent Medicare survey.

Data were collected from surveys of nursing homes conducted by the Health Information System of the Metropolitan Washington Council of Governments, from surveys conducted by the National Council of Senior Citizens, from Medicare inspection reports, from reports submitted by the nursing homes to Medicare as a basis for cost reimbursement, and by questionnaires mailed to clergypeople.

The study found that the clergy members' rating of staff attitudes ranged from 32 to 92; prices differed by as much as 42 percent.

Details of the study plan and copies of the major data collection instruments are available in the referenced document and as supplemental materials.

The document and supplemental materials are available from CERN.* [DOC = 23 pp; SUP = 2 pp]

Project To Develop Methods For Low Cost Consumer-Oriented Nursing Home Assessments. Washington Center for the Study of Services. Proposal submitted to Health Care Financing Administration. Washington, D.C., 1980.

This document describes a proposed project to develop methods for low-cost consumer-oriented nursing home assessments. It suggests collecting information on the different kinds of services provided, several indicators of the quality of service, and costs.

The proposed sources of information are telephone interviews with relatives of current or former nursing home residents, hospital discharge planners, public and private agency social workers who assist in nursing home placements, and members of the clergy who regularly visit nursing homes. Visits to the nursing homes are also to be used to collect information. The document outlines how samples of each group of interviewees will be identified, but it does not state the specific questions to be asked of each group.

A notable feature of the proposed method is cross-checking the views of three different groups of interviewees against each other and against data collected by visits to the homes.

Copies of data collection instruments that can be used for such a study are not available in the referenced document nor as supplemental materials.

The document is available from CERN.* [DOC = 38 pp]

Public Health Service, Health Resources Administration, Bureau of Health Manpower, Division of Nursing. **A Methodology For Monitoring Quality Of Nursing Care.** Washington, D.C.: Government Printing Office, 1975.

This document describes how to do a comparison of long term medical care facilities. It tells how to collect information on the different kinds of services provided, and several indicators of the quality of service. The indicators of quality include impressions of the investigators based on visits to the nursing homes.

The document includes explorations of how to develop various indexes, scales, and scores for data interpretation.

Copies of data collection instruments that can be used

**See page 2 for further information on acquiring documents and supplemental materials.*

for such a study are included in the referenced document.

The document is available from Government Printing Office, Washington, D.C. 20402 for $2.30 (#017-041-00095-9).* [DOC = 164 pp (1-14)]

U.S. Department of Health, Education, and Welfare, Health Care Financing Administration, Health Standards and Quality Bureau. **How To Select A Nursing Home.** Washington, D.C.: Government Printing Office, 1978.

This document suggests things that an individual should learn about several nursing homes before selecting one. It discusses the different kinds of services provided by nursing homes, some ways to judge the quality of the service, and how to make meaningful price comparisons. It suggests that the quality of service be assessed by several indicators, including licensure of the nursing home; availability of special services (such as rehabilitation therapy or therapeutic diet); atmosphere of facilities; attitude of staff; recommendations from patients and volunteers; and nurse and physician staffing.

The document provides a very comprehensive checklist of important points to consider when selecting a nursing home. It also discusses how Medicare and Medicaid pertain to nursing homes; how nursing homes are managed and regulated; what rights patients have; and how to go about choosing a nursing home.

The document is available from the Government Printing Office, Washington, D.C. 20402, for $1.00 (#017-022-00502-6).* [DOC = 57 pp (28-52)]

OPTICIANS

An Analysis Of Cost And Advertising Of Opthalmic Goods In Colorado. Boulder, Colorado: Colorado Public Interest Research Group, undated.

This document reports a major comparison of opticians and optometrists in the cities of Denver, Boulder, Colorado Springs, and Fort Collins. For each distributor of eyewear, it reports the different kinds of services provided and prices for a pair of prescription eyeglasses, but no indicators of the quality of the service.

Data were collected by researchers posing as customers interested in knowing the price for a specific frame with prescription lenses. Every retail optical outlet in the cities was included in the 1977 optician survey; only half of the optometrists in one city were contacted. After each visit, the researcher filled out a questionnaire concerning services offered by the store.

The study found that for opticians the prices of the prescription eyeglasses with plastic frames ranged from $45.20 to $98.00, a difference of 117 percent. For optometrists the prices of frames alone ranged from $13.00 to $32.00, a 146 percent difference.

A large portion of the document is devoted to examining state and federal laws regulating sales and advertising of opthalmic goods in 1977.

Details of the study plan and copies of the major data collection instruments are included in the referenced document.

The document is available from CERN.* [DOC = 67 pp (16-28, 53-57)]

Bedford, Chris. **Eyeglasses.** *Washingtonian* 7 (November 1971):83-85, 124.

This document reports a comparison of opticians and optometrists in Washington, D.C. For each of 21 opticians and optometrists, it reports prices for eyeglasses. Six optometrists' quality of service was also assessed by trial tests of their services to see if each would prescribe glasses to the author, even though he had near-perfect vision.

Price data were collected by in-store interviews with personnel to determine the price of one specific metal frame and prescription lens.

The study found that prices for metal-rimmed frames and standard single vision prescription lenses differed by as much as 116 percent. The lens alone varied in price by as much as 157 percent. The study also tested optometrists' inclination to prescribe unneeded glasses. The author, with near perfect vision and not needing glasses (as judged by two opthamologists) had eye exams by six different optometrists. Two of the six prescribed eyeglasses.

The document distinguishes the different services and educational backgrounds of each of the three types of eye specialists: optometrists, opticians, and opthamologists. Definitions are provided on how to read an eyeglass prescription as well as how to tell a thorough eyeglass examination from a superficial one.

Details of the study plan and copies of the major data collection instruments are not available in the referenced document nor as supplemental materials.

The document is available from *Washingtonian*, Back Issues Dept. 1828 L St. NW, Rm 200, Washington, D.C. 20036, for $.60.* [DOC = 4 pp]

For Eyes, For Buying Eyewear. Greeley, CO: Colorado Public Interest Research Group, undated.

This document reports a comparison of optometrists and opticians in Greeley, Colorado. For each of the 12 opticians and optometrists, it reports prices for both eyeglasses and contact lenses, but no indicators of the quality of the service.

Data were collected during visits by researchers posing as customers. Each researcher used the same size, type, and brand of frame at each location, as well as the same prescription. A second visit was made to the same stores and offices two months later by researchers who revealed their CoPIRG identity and asked for price information on a pair of glasses.

Most of this document is devoted to consumer information on how to select a high quality pair of frames and contact lenses. Suggestions are offered on what to expect from optical dispensers when shopping for eyewear.

Details of the study plan and copies of the major data collection instruments are not available in the referenced document nor as supplemental materials.

The document is available from Colorado Public Interest Research Group, University Center, Rm. 206, Univ. of Colorado, Greeley, CO 80639, by sending a self-addressed, stamped, legal size envelope.* [DOC = 34 pp]

How To Buy Eyeglasses. *Consumer Reports* 42 (November 1977):642-649.

This document suggests several things that an individual should learn about eyeglass dispensers before selecting one. It discusses the different kinds of services provided by opticians, optometrists, and ophthamologists, and some ways to judge the quality of the service of these professionals.

It suggests that the quality of service be assessed by the thoroughness of the eye examination (the appropriate tests depend on the patient's age) and whether the eye examiner will give the patient a copy of his or her prescription at no extra charge if he or she wishes to have it filled elsewhere.

The article is divided into two parts. The first describes the eye and its diseases and the second focuses on the professionals and their products.

The document is available from Consumers Union, Readers Service, 256 Washington St., Mt. Vernon, NY 10550, for approx. $1.25.* [DOC = 8 pp]

An Insightful Buyer: A Consumer Guide To Eyeglass Prices. Durham, North Carolina: North Carolina Public Interest Research Group, undated.

This document reports a comparison of eyeglass prices at six optometrists' and opticians' offices in Burlington and Graham, North Carolina. Data were collected by telephone interviews with the opticians and optometrists. Price information was gathered for two pairs of eyeglasses, using exactly the same prescription and frame data at each location.

The study found that for plastic lenses in metal rims (with a prescription of -7.25 in the right eye and -7.75 in the left eye) prices differed by as much as 79 percent with a range from $42 to $75. The document provides information on factors that affect the price of eyeglasses, rights of eyeglass consumers, and tips on pricing eyeglasses.

Details of the study plan and copies of the major data collection instruments are not available in the referenced document nor as supplemental materials.

The document is available from North Carolina Public Interest Research Group, Box 2901, 704½ 9th St., Durham, NC 27705, for $.25.* [DOC = 8 pp]

Levin, Adam, K. **Testimony On His Eyecare/Wear Price-Quality Survey Before The Federal Trade Commission At Its Hearing On Ophthalmic Advertising.** New York (19 July 1976):(Mimeographed).

The document reports a major assessment of the quality of service and prices for eyeglasses provided by opticians and optometrists in five counties in New Jersey.

The quality of service was assessed by having experts judge the accuracy of the eyewear purchased by the author from 22 opticians and 22 optometrists.

Data were collected by visiting each optician and optometrist. Both eye exams and eyeglasses were purchased from optometrists. Only eyeglasses were purchased from opticians, but the customer had the optician test his present pair of glasses to determine the prescription. Experts then tested the purchased eyeglasses to determine the condition of the lenses and the precision of the prescription for the author's eyes.

The study found that there was no correlation between price and quality. Sixty-four percent of the optometrists prescribed prescriptions substantially different from the correct one, and 81 percent delivered eyeglasses with the wrong pupillary distance (P.D.). Ten percent of the opticians delivered glasses with an incorrect prescription, and 71 percent delivered glasses with the wrong P.D. In addition, 75 percent of all glasses purchased had some defects, such as stars, scratches, air spaces, and pits.

Details of the study plan are available in the referenced document. The document is available from CERN.* [DOC = 33 pp]

MacKintosh, Douglas, R. and Frey, Susan. **The Prices of Prescription Eyeglasses Under Advertising Restraints.** *The Journal of Consumer Affairs* 12 (Winter 1978):323-332.

This document reports an extensive comparison of optometry outlets in New Orleans, Louisiana. For each optometry outlet, it reports some indicators of the quality of service and prices.

The quality of service was assessed by several measures, including: examination of the consumer's old eyeglasses, a warranty on product loss or damage, the time to fill the prescription, personnel cooperativeness, location accessibility, and sufficiency of product inventory.

Price data were collected in interviews with optometry store personnel to determine the price for three specific pairs of prescription eyeglasses. Three volunteers went to each of the same 15 stores with different eyeglass prescriptions. After each visit, the volunteers filled out a questionnaire rating the seven quality factors.

The study found that for bifocal eyeglasses (Optyl frames) prices differed by as much as 52 percent, with a range from $66.35 to $101.00. The study also found that higher-priced stores provided no better service than medium- and low-priced stores.

The document reports arguments for and against allowing eye professionals to advertise and offers a history of the litigation concerning advertising for professional organizations (lawyers, pharmacists, etc.)

Details of the study plan and copies of the major data collection instruments are not available in the referenced document nor as supplemental materials.

The document is available from Journal of Consumer Affairs, American Council on Consumer Interests, 162 Stanley Hall, University of Missouri, Columbia, MO 65211, for $6.00 (plus postage).* [DOC = 6 pp]

Quality In Eyeglasses Is An Optical Illusion. *Caveat Emptor* 8 (March 1978):35-39.

This document provides a brief but useful discussion of abuses that customers often encounter when dealing with opticians or optometrists. These include prescriptions that are incorrectly filled, prescriptions given to people with perfect vision, pressure selling of expensive frames, and wide ranges of prices for similar eyewear items.

The document includes articles on what a proper eye examination should include and how to buy the right pair of glasses.

The document is available from *Caveat Emptor*/Consumers Bulletin, 17 Freeman St., West Orange, NJ 07052, for $.50.* [DOC = 5 pp]

**See page 2 for further information on acquiring documents and supplemental materials.*

Schletter, Delia. **Optical Illusion, A Consumer View Of Eye Care.** San Francisco: San Francisco Consumer Action 1976.

This document reports an extensive comparison of opticians, optometrists, and ophthamalogists in Alameda County, California. For each eye specialists, it reports the different kinds of services provided, some indicators of the quality of service, and prices: The quality of service was assessed by the accuracy of the prescription for the client and the precision with which the eye glass lenses matched the needed prescription.

Data were collected by several means, including in-person interviews with eye doctors to determine the types of services offered and fees, purchases of eye examinations and eyeglasses by a researcher posing as a customer, and tests of the purchased eyeglasses by two independent testing laboratories.

None of the optometrists and ophthalmologists wrote the same prescription for the researcher, but the magnitude of the differences was not considered important by an expert. Only one of 14 pairs of eyeglasses was judged by two independent testing companies to comply fully with the American National Standard Requirements or First Quality Prescription Ophthalmic Lenses (the "Z-80 Standards"). The prices of the eye examinations differed by as much as 180 percent. The prices for the eyeglasses (frames and lenses) differed by as much as 230 percent. The study found that quality and price showed no correlation.

An extensive amount of background information is included in the document. Many topics are discussed, such as the different ways of setting prices, regulations pertaining to eye wear, and recommendations for the eye wear industry.

Details of the study plan are included in the referenced document.

The document is available from CERN.* [DOC = 204 pp (39-56, 94-108, 163-173)].

Sinclair, Molly. **Competition Spurs Big Price Range For Eyeglasses.** *Washington Post* (6 March 1980):B1, B3.

This document reports a comparison of six stores selling eyewear in Washington D.C. For each store it reports prices for one pair of eyeglasses, but no indicators of the quality of the service.

Data were collected by the researcher who, posing as a customer, visited the stores to learn the price of a pair of eyeglasses as similar as possible to a pair taken to the store.

The study found that for the one pair of glasses with plastic frames prices ranged from $31.00 to $72.50, a 134 percent difference.

A brief discussion is offered on why eyewear prices are relatively low. A few abuses in the field are also discussed.

Some details of the study plan are included in the referenced document.

The document is available from CERN.* [DOC = 2 pp]

WLS-TV Eyeglass Store Comparison. Chart developed for Channel 7 Eyewitness News Report. Chicago, undated, (Mimeographed).

This document reports a comparison of nine large eyeglass stores in Chicago. For each eyeglass store, it reports some of the different kinds of services provided and prices, but no indicators of the quality of the service.

Data were collected by telephone interviews with store personnel to obtain information on a store's price, guarantee policy, and speed in obtaining the glasses.

The study found that for standard single-vision plastic lens prices differed by as much as 95 percent, with a range from $20 to $39.

Details of the study plan and copies of the major data collection instruments are not available in the referenced document nor as supplemental materials.

The document is available from WLS-TV, Attn: Karen Kalish, 190 N. State St., Chicago, IL 60601, by sending a self-addressed, stamped, legal size envelope.* [DOC = 1 p]

PEST CONTROL FIRMS

Household Pest Control: A Consumer's Guide To Exterminating Companies In The Washington D.C. Metropolitan Area. Washington, D.C.: Public Citizen, Inc. and the Health Research Group, 1974.

This document reports a major comparison of pest control firms in the Washington metropolitan area. For each firm, it reports the different kinds of services provided, indicators of the quality of service and prices. The quality of service was assessed by several indicators, including the selection of chemicals used; training and supervision of employees; length of guarantee; and response of firms when answering consumer calls.

Data were collected by mailed questionnaires or telephone interviews with pest control firm managers. Information obtained from phone interviews was verified by sending the firm a copy of the completed data collection form.

The study found that prices differed by as much as 360 percent, with prices for cockroach treatment in a six room apartment ranging from $12.50 to $57.50. It also found that quality and prices showed little correlation.

Since this document encourages hiring pest control firms as a last resort, it outlines some methods of control that consumers can utilize. Thorough explanations of the toxicology of pesticides and laws concerned with pest control are offered.

Details of the study plan and copies of the major data collection instruments are available in the referenced document.

The document is available from the Health Research Group, 2000 P St. NW, Rm. 708, Washington, D.C. for $4.95.* [DOC = 122 pp (1-6, 36-58)]

How To Select And Use Pest Control Services. Vienna, Virginia: National Pest Control Association, undated.

This document suggests things that an individual should learn about several pest control firms before selecting one. It discusses the different kinds of services provided by pest control firms and some ways to judge the quality of the service.

It suggests that the quality of service be assessed by recommendations from neighbors who have utilized these services, complaints filed with local consumer organizations, and whether the firm is a member of a national, state, or local pest control association.

Consumer-oriented information is provided on such things as warranties, contracts, and certification.

The document is available from the National Pest Control Association, 8150 Leesburg Pike, Vienna, VA 22180, by sending a self-addressed, stamped, legal size envelope.* [DOC = 2 pp]

Nader, Ralph. **Termite Control: How Not To Get Ripped Off.** *Ladies Home Journal* 94 (May 1977):14.

This document suggests what an individual should learn about several pest control firms before selecting one. It discusses ways to judge the quality of the service, such as the amount of supervision by a state certified employee; the amount of employee training; and the warranty program offered (from five years to the lifetime of the house).

Case studies illustrating some consumer rip-offs are given, and a few tips are offered about termite characteristics and termite control.

The document is available from CERN.* [DOC = 1 pp]

Pest Control Firms. *Washington Consumers'* CHECKBOOK 1, no. 4 (Winter 1977):107-128.

This document reports a comparison of pest control firms in the D.C. area. For each firm it reports some information on the kinds of services provided, indicators of the quality of service, and prices. The quality of service was assessed by several indicators, ratings given by surveyed customers, number of complaints on file at local offices of consumer affairs and the Better Business Bureau, complaint rate (number of complaints/number of customers who rated the firm on the survey of customers), percentage of employees certified as structural and institutional pest control applicators, and whether the firm employs a trained entomologist stationed within the D.C. metropolitan area.

Data were collected by several means, including mailing customer questionnaires to CHECKBOOK magazine and *Consumer Reports* subscribers in the Washington, D.C. area, mailing questionnaires to the pest control firms, and requesting price bids over the phone for specified services at a single home.

The study found that the percentage of customers satisfied with the overall performance of the different firms ranged from 58 to 100 percent. The price bids for specified services at one home ranged from $70 to $270, a 286 percent difference.

The document also includes substantial information on the identification, habits, and control of roaches, termites, mice, rats, ants, fleas, and other pests. Details of the study plan and copies of the major data collection instruments are available in the referenced document and as supplemental materials.

The document and supplemental materials are available from CERN.* [DOC = 22 pp; SUP = 10 pp]

Termite: Invisible Pest With Ravenous Appetite. Vienna, Virginia: National Pest Control Association, undated.

The document contains a general discussion about the different types of termites, termites' impact on a house, and the process of termite control.

The document is available from National Pest Control Association, 8150 Leesburg Pike, Vienna, VA 22180, by sending a stamped, self-addressed, legal size envelope.* [DOC = 14 pp]

Walker, Chris and Lott, Jeanne. **Pesticides And The Home Gardener.** *CalPIRG Reports* 8, San Diego, CA: California Public Interest Research Group, (August 1980):1-4.

This document describes the environmental and health effects of chemical garden pesticides. It contrasts these powerful poisons with alternative pest control mechanisms.

The document is available free from California Public Interest Research Group, 3000 "E" St., San Diego, CA 92102.* [DOC = 3 pp]

What To Do About Those Annoying Household Pests. *Consumers' Research Magazine* (April 1977):20-23.

This document contains a general discussion about the pest control literature from the United States Department of Agriculture and most state Cooperative Extension offices. A table lists pest control publications from different extension offices on four topics: biting and stinging insects; general house pests; kitchen pests; and structure-attacking insects. It reports whether the material is free to in-state and/or out-of-state individuals, and the addresses for each extension office. A few first aid tips on how to treat a person who has swallowed a pesticide are included.

The document is available from Consumers' Research Magazine, Washington, NJ 07882, for $2.00.* [DOC = 4 pp]

PHARMACIES

Discount Drugstores? *bait & switch* 1, Cleveland, Ohio: Cleveland Consumer Action Foundation, undated:1,4.

This document reports a comparison of stores that sell over-the-counter drugs in the Cleveland area. Supermarkets, discount department stores, discount drug stores, and independent pharmacies were examined for price information on 36 common health and beauty aid items. No indicators of the quality of service were included.

Data were collected by visiting each store to collect price information.

The study found that discount department stores were the least expensive places to shop for health and beauty aids, followed by discount drug stores and supermarkets. The stores' price indexes for the 36 items varied by as much as 51 percent. The document reports the price index of each store as a percentage of the average index for all stores.

**See page 2 for further information on acquiring documents and supplemental materials.*

Some details of the study plan are included in the referenced document.

The document is available from CERN.* [DOC = 4 pp]

Drug Price Task Force. State of New Jersey Office of Consumer Protection, Memorandum to A.K. Levin, Director, from Patricia A. Royer, (9 September 1977).

This document reports comparison of pharmacy perscription drug prices in six counties of New Jersey.

An unusual feature of this study was collecting and examining the data so as to determine whether factors such as location in the state or level of neighborhood income affect the price of drugs. Another feature of this study was the actual purchasing of drugs instead of just collecting price estimates.

The study found that prices within a county do not vary as widely as prices between counties. Price variation in low income areas was wider than in mid-income areas, suggesting that comparison shopping would particularly benefit low income shoppers. Prices differed by as much as 343 percent (for Lanoxin).

Details of the study plan instruments are in the referenced document.

The document is available from CERN.* [DOC = 20 pp]

Drugs: Buying And Using Prescription And Over-The-Counter Drugs. Sacramento, California: California Department of Consumer Affairs, 1979.

This document suggests things that an individual should learn about several pharmacies before selecting one. It discusses the different kinds of services provided by pharmacists and how to make meaningful price comparisons on prescription and over-the-counter drugs, but no indicators of the quality of service are given.

The document is available from the California Department of Consumer Affairs, 1020 N St., Sacramento, CA 95814, by sending a self-addressed, stamped, legal size envelope.* [DOC = 18 pp]

Drugs: A Survey Of Prices And Services. New Orleans, Louisiana: Louisana Consumers' League and the University of New Orleans, 1978.

This document reports a comparison of pharmacies in New Orleans, Louisiana. For each pharmacy, it reports the different kinds of services provided and prices of prescription drugs, but no indicators of the quality of the service.

Data were collected by questionnaires hand-delivered to pharmacists, who were selected to represent a cross-section of major chain and independent pharmacies. A marketbasket price for 15 drugs was computed for each of the 25 pharmacies. An index was developed to rank the pharmacies from least to most expensive. Exemplary features of this study include random verification of drug prices provided by pharmacists through phone checks; developing a service index, which shows the amount of services available; and listing the price range for each of the fifteen drugs surveyed.

The study found that prices differed by as much as 259 percent for 20 capsules of Achromycin-V, with a low of $1.10 and a high of $3.95.

Details of the study plan and copies of the major data collection instruments are available as supplemental materials.

The document and supplemental materials are available from CERN.* [DOC = 8 pp; SUP = 4 pp]

Gagnon, Jean Paul. **Store-Distributed Surveys As A Source Of Consumer Feedback On Pharmacy Services.** *The Journal Of Consumer Affairs* 12 (Winter 1978):333-342.

This document describes the perceptions of pharmacists and consumers about what services pharmacies should offer. A questionnaire was provided to participating pharmacists and their customers. The study found significant differences in the importance of services as perceived by the two groups. Consumers felt 24-hour service and posting of prescription drug prices more important than pharmacists did.

The document is available from the Journal of Consumer Affairs, American Council on Consumer Interests, 162 Stanley Hall, University of Missouri, Columbia, MO 65211, for $6.00 (plus postage). [DOC = 6 pp]

Hecht, Annabel. **Informing Patients On Prescription Drugs.** *FDA Consumer* 10 (March 1976):4-7.

This document contains a general discussion about the present and future use of "patient package inserts" (P.P.I.) to inform consumers about certain drugs. Official patient package inserts were initiated in 1970 with the labeling of oral contraceptives. Since then some other drugs have been required to have P.P.I.'s. More drugs and devices may eventually carry P.P.I.'s if studies that are being carried out show that P.P.I.'s are useful.

The document is available from CERN.* [DOC = 3 pp]

How To Pay Less For Prescription Drugs. *Consumer Reports* 40 (January 1975):48-53.

This document discusses the extensive use of high-priced name-brand prescription drugs and presents reasons why generic drugs have not become as prevalent. Though generics are equivalent in quality to name-brands and are often made by the same manufacturer, a recent study found that name-brand antibiotics dominate the market. Name-brand drug companies attribute the differences in price to many years of scientific research and claimed differences in value. State laws, which prohibit drug substitutions, and patent laws, which allow the inventing drug company exclusive rights over the drug for 17 years, contribute to the name-brand drug domination of the market. Canada is cited as pioneering in the area of drug substitution and allowing production of drugs that are under patent by firms not holding the patent. A few words of advice are offered on how to save money when buying prescription drugs.

The document is available from Consumers Union, Readers Service, 256 Washington St., Mt. Vernon, NY 10550, for approx. $1.25.* [DOC = 6 pp]

How To Win At RX Monopoly, Prescription Drug Pricing In Maryland. College Park, Maryland: Maryland Public Interest Research Group, 1976.

This document reports a comparison of pharmacies in Prince George's County, Maryland. For each pharmacy it reports the different kinds of services provided, its willingness to disclose prices, and prices for 12 generic and brand-name prescription drugs. No indicators of the quality of the service are included.

Data were collected by telephone interviews with pharmacists, followed by walk-in visits to the pharmacies. Price information for brand-name drugs and their generic substitutes was obtained on the phone. Determination of whether a pharmacy complied with Maryland's mandatory price posting law was learned through the visit. An unusual feature of this document is the listing of wholesale prices for the drugs used in the study to show how much mark-up had been added by the pharmacies.

The study found that prices differed by as much as 300 percent for Achromycin.

The first part of the document is a report that looks at the monopoly power in the drug industry. Such factors as the scarcity of price information, the difficulty of substituting generics, and the lengthy time period on drug patents contribute to the drug industry's "iron grip" on the market. Tips are offered on how to save money when buying prescription drugs and how to read a prescription written by a doctor.

Details of the study plan and copies of the major data collection instruments are included in the referenced document.

The document is available from Maryland Public Interest Research Group, University of Maryland, Rm. 3110, New Main Dining Room, College Park, MD 20742, for $1.50.* [DOC = 59 pp (32-56)]

Landa, Marcia. **Prescription Drug Prices.** *bait & switch* 1, Cleveland, Ohio: Cleveland Consumer Action Foundation, undated:3-4.

This document reports a comparison of prices for four major prescription drugs at many pharmacies in Cuyahoga County, Ohio. No indicators of the quality of the service are reported.

Data were collected by obtaining prescriptions for the drugs and having investigators ask pharmacists at each drug store what the price would be for two of the four drugs. Investigators revisited each store to get prices for the two other drugs. The study found that prices differed by as much as 300 percent for Achromycin.

Some details of the study plan are included in the referenced document.

The document is available from CERN.* [DOC = 2 pp]

Lawrence, Pam and Swisher, Randy. **Drugs & Dollars, Pharmacy Pricing In Washington, D.C.** Washington, D.C.: D.C. Public Interest Research Group (1975).

This document reports an innovative comparison of pharmacies in Washington, D.C. For each pharmacy, it reports prices for prescription drugs, but no indicators of the quality of the service.

Data were collected by several means, including questionnaires mailed to pharmacies; telephone interviews with pharmacies; in-store interviews; and purchases of prescription drugs by white, black, and Spanish researchers.

Exemplary features of this study include using three trial tests of the service of each pharmacy, collecting price data at more than one point in time, and utilizing different forms of communications to see if it affects the price of drugs. By having minority and white reseachers purchase drugs the study examined whether there was price variation based on racial/ethnic prejudice.

The study found that prices varied substantially between stores and modestly between different checks at the same store. Prices differed as much as 245 percent for Actifed and 174 percent for Aldactizide. Some stores quoted lower prices when phoned than when visited in person. When persons of different racial/ethnic groups purchased the same drug from the same store, the price sometimes varied, but not in a consistent manner.

The document provides many consumer tips on how to save money and presents an argument for a prescription drug price posting law.

Details of the study plan are included in the referenced document.

The document is available from CERN.* [DOC = 22 pp]

Loyola University Consumer Law Class. **Price Survey On Over-The-Counter Drugs And Supplies.** Paper for Mr. Robbert, instructor. New Orleans, Louisiana: 1977.

This document reports a comparison of pharmacies, discount stores, and supermarkets that sell over-the-counter drugs and supplies in New Orleans, Louisiana. For each of the 52 stores, it reports prices for 11 items, but no indicators of the quality of the service.

Data were collected by visiting each store and collecting price information over a three-day period of time.

The study found that over-the-counter drug prices were lowest at discount stores, medium at grocery stores, and most expensive at pharmacies. Price also varied widely within each given type of store. Prices differed by as much as 111 percent for a 14 oz. bottle of Listerine Antiseptic, with a low of $.85 and a high of $1.79.

Details of the study plan and copies of the major data collection instruments are included in the referenced document.

The document is available from CERN.* [DOC = 14 pp]

Prescription Drug Prices: Consumer Survey Handbook #2. Seattle, Washington: Federal Trade Commission, Seattle Regional Office, 1974.

This document offers a step-by-step procedure for comparing pharmacies. It tells how to collect information on the different kinds of services provided and prices for 25 commonly-used prescription drugs. Indicators of the quality of service are not included.

The document details the use of questionnaires hand-delivered to pharmacists, telephone interviews with pharmacists, and collection of price information from prescription drug price posters. (In some states posting is required.)

This document includes information on selecting pharmacies for the study, training the surveyors, and compiling and comparing the results. Copies of data collection instruments that can be used for such a study are available in the referenced document.

The document is available free from the Federal Trade Commission, Seattle Regional Office, 2840 Federal Bldg., Seattle, WA 98174.* [DOC = 30 pp]

**See page 2 for further information on acquiring documents and supplemental materials.*

Saving Money With Mail-Order Drugs. *Changing Times* (August 1978):21-23.

This document reports a comparison of prices for four mail order drug firms in the U.S. Data were collected by using the catalogs distributed by each firm.

The study found that prices differed by as much as 116 percent, with prices for 100 one-grain thyroid tablets ranging from $.97 to $2.10.

The document provides background information about mail-service drug firms. It also provides addresses of the firms and information on who is eligible to use them.

Details of the study plan are not available in the referenced document nor as supplemental materials.

The document is available from CERN.* [DOC = 3 pp]

A Shopper's Guide To East Bay Pharmacies. San Francisco: San Francisco Consumer Action, 1976.

This document reports an extensive comparison of pharmacies in Berkeley, Oakland, Albany, and Alameda, California. For each pharmacy it reports the different kinds of services provided and prices for ten often-prescribed drugs, but no indicators of the quality of service. Data were collected by several means, including personal visits to all pharmacies.

The study found that in lower income areas and areas near hospitals or clinics the drug prices were higher than in other areas. Prices differed by as much as 275 percent for 20 pills of Ampicillin, with a range from $2.85 to $10.70. Other drugs had somewhat smaller price differences.

There is discussion of why discount drug stores can charge less, how to select a pharmacy, and the differences between generic and name-brand drugs.

Details of the study plan and copies of the major data collection instruments are not available in the referenced document nor as supplemental materials.

The document is available from CERN.* [DOC = 44 pp]

PHYSICIANS

Bogue, Ted. **Cutting Prices: A Guide To Washington Area Surgeons' Fees** Washington, D.C.: Public Citizen's Health Research Group, 1979.

This document reports an extensive comparison of customary surgeon fees in Washington, D.C. For each surgeon, it reports the costs of 12 different surgical procedures and the number of times a surgeon performed each procedure during a recent year. No indicators of the quality of the service are included.

Data were collected by examination of records kept by the Medical Service of D.C. (MSDC), the Blue Shield Plan, and the Medicare carrier for the D.C. area. The information was released under the Freedom of Information Act. The Act was modified in 1977 to require all Medicare carriers to disclose price data.

The study found that abortions ranged from $125 to $500, a difference of 300 percent. The fees for hysterectomies varied from $550 to $2,110, a difference of 284 percent.

Details of the study plan and copies of the major data collection instruments are available in, *How To Compile a Consumer's Directory Of Doctors And Their Fees* (Bogue), which is annotated in this section.

The document is available from the Health Research Group, 2000 P St., Rm. 708, Washington, D.C. 20036, for $3.50.* [DOC = 51 pp]

Bogue, Ted. **How To Compile A Consumer's Directory Of Doctors And Their Fees.** Washington, D.C.: Public Citizen's Health Research Group, 1979.

This document describes how to do a comparison of physician services and fees. It tells how to collect information on the different kinds of services provided, some indicators of the quality of service, and fees for common medical procedures. The indicators of quality include board certification or eligibility, medical education and special training, and hospital affiliations and appointments.

The document details the use of mailed questionnaires or telephone interviews with physicians. It is suggested that as much information as possible be collected on each physician before interviewing him or her. After the interview, a copy of the completed questionnaire is sent to each physician to verify the information received on the phone. An unusual feature of the proposed methods is the mention of accessing fee information by using the Freedom of Information Act.

The document provides step-by-step details on how to go about gathering and presenting the data. It includes a glossary of medical terms, names of organizations who have developed physician directories, and suggestions on how to obtain data through the Freedom of Information Act.

Copies of data collection instruments that can be used for such a study are available in the referenced document.

The document is available from the Health Research Group, 2000 P St., Rm. 708, Washington, D.C. 20036, for $3.50.* [DOC = 76 pp (1-29, 46-57)]

Chisolm, Laura B. **The Cleveland Medical Directory, A Consumer's Guide To Family Doctors, Clinics And HMOs In Cuyahoga County.** Cleveland, Ohio: Cleveland Consumer Action Foundation, 1978.

This document reports a major comparison of physicians in Cuyahoga County, Ohio. For each physician, it reports the different kinds of services provided, some indicators of the quality of service, and fees.

The quality of service was assessed by several indicators, including education, availability after office hours, distribution of generic drugs, and length of time to get an appointment.

Data were collected by questionnaires mailed to physicians. If there was no response, a telephone interview was arranged with the physician. Limited information on physicians who refused to cooperate was collected from medical directories. All physicians were sent drafts of the information to be published for verification. A notable feature of this study was overcoming the physicians' reluctance to provide requested information by making many follow-up telephone calls.

The study found that for the first office visit, fees ranged from $10 to $50, a difference of 400 percent.

The document includes an evaluation of services provided by hospitals, clinics, and Health Maintenance Organizations. A glossary of medical terms and an explanation of how to read a prescription are provided.

Details of the study plan and copies of the major data collection instruments are available in the referenced document and in Michael Heffer's *A Guide To Producing Consumer Shopping Surveys*. (Refer to the Research Methods section of this bibliography.)

The document is available from Cleveland Consumer Action Foundation, 532 Terminal Towers, Cleveland, OH 44113, for $3.95.* [DOC=226 pp. (6-19)]

Denenberg, Herbert S. **The Shopper's Guidebook** (Chapter 10, Surgery) Washington, D.C.: Consumer News, Inc., 1974: 103-116.

This document suggest things that an individual should learn about several surgeons before selecting one. It discusses ways to judge the quality of the service and how to make meaningful price comparisons. It suggests that the quality of service be assessed by several measures, including board certification, fellowship in the American College of Surgeons, affiliation with an accredited hospital, partnership in a group practice, and recommendations from past patients of the surgeon.

Many consumer tips on how to choose and talk with a surgeon are provided.

The document is available from CERN.* [DOC = 14 pp]

Directory Of Evanston Area Primary Care Physicians. Evanston, Illinois: Consumers' Health Group, 1979.

This document reports an extensive comparison of primary care physicians in Evanston, Illinois. For each physician, it reports the different kinds of services provided, some indicators of the quality of service, and fees. The quality of service was assessed by several measures, including board certification or eligibility, affiliation with a medical school, and the amount of advice offered to patients on issues such as side effects of drugs and low-cost health services.

Data were collected by questionnaires mailed to primary care physicians in Evanston. A notable feature of this document is the tables, which allow for a quick comparison of information.

The study found that fees for routine office visits varied from $15 to $30 among Evanston internists. Maternity charges for obstetricians-gynecologists varied from $550 to $700, a difference of 27 percent.

A list of frequently used medical terms and health-oriented books for lay people is included.

Details of the study plan and copies of the major data collection instruments are available in the referenced document.

The document is available from Consumers' Health Group, 828 Davis St., Evanston, IL 60201, for $5.00.* [DOC = 137 pp (2-20, 131-133)]

A Directory Of Physicians In Tolland County And Willimantic. Hartford, Connecticut: Connecticut Public Interest Research Group, 1975.

This document reports a comparison of primary-care physicians in Tolland County and Willimantic. For each physician, it reports the different kinds of services provided, some indicators of the quality of service, and fees. The quality of service was assessed by several factors, including membership in group practice, which allows for peer review; teaching or research positions at a medical school; residency training in a specialty; and board certification or eligibility for a speciality.

Data were collected by telephone interviews with physicians or mailed questionnaires (if the physicians preferred). A copy of the completed telephone questionnaire was sent to each physician for verification.

The study found that charges by primary care physicians in Tolland County for initial visits varied by 50 percent.

Details of the study plan and copies of the major data collection instruments are available in the referenced document.

The document is available from CERN.* [DOC = 60 pp (1-4, 44-48)]

Gillenkirk, Jeffrey, **So You Think You Need A Psychiatrist.** *Washingtonian* 10 (November 1974):121-136.

This document suggests things that an individual should learn about several psychiatrists before selecting one. It discusses the different kinds of therapies used by different doctors, some ways to judge the quality of service, and how to make meaningful price comparisons. It suggests that quality of service be assessed by several measures, including recommendations from friends, a family doctor, or medical school; licensure from a state's American Psychiatric Association; and education or training.

The document is available from *Washingtonian*, Back Issues Dept. 1828 L St., NW, Rm. 200, Washington, D.C. 20036, for $2.25.* [DOC = 17 pp]

How To Develop A Local Directory Of Doctors. *Consumer Reports* 39 (September 1974):685-691.

This document describes how to develop a doctors' directory. It tells how to collect information on the different kinds of services provided, some indicators of the quality of service, and fees. The indicators of quality include board certification, membership in the American Academy of Family Physicians, participation in continuing education, availability of after-office hours, length of time patients wait in the waiting room, and types of equipment located in the office.

The document details the use of questionnaires mailed to physicians and follow-up telephone interviews. Information that is obtained through a phone call is verified by sending a questionnaire to each physician.

Copies of data collection instruments that can be used for such a study are included in the referenced document.

The document is available from Consumers Union, Readers Service, 256 Washington St., Mt. Vernon, NY 10550, for approx. $1.25.* [DOC = 7 pp]

How To Find A Doctor For Yourself. *Guide To Consumer Services*. Mt. Vernon, NY: Editors of Consumer Reports, 1977: (195-206).

This document suggests things that an individual should learn about several physicians before selecting one. It discusses several ways to judge the quality of service, such as board eligibility or certification from the American Board of Family Practice, membership in the American Academy of Family Physicians (continuing education is mandatory), recommendations from friends or relatives whose judgment is respected, and affiliation with a teaching hospital or medical school.

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*See page 2 for further information on acquiring documents and supplemental materials.

Some suggestions for how to judge a hospital are also included.

The document is available from Reprint Dept., Consumers Union, Orangeburg, NY 10962, for $.50* [DOC = 16 pp]

Medicare Directory Of Prevailing Charges 1980. Baltimore, Maryland: U.S. Department of Health and Human Services, Health Care Financing Administration, 1980.

The document contains the Medicare reimbursement data which physicians have submitted to insurance carriers. The data are categorized into localities within each of the fifty states. Prevailing charges are listed for 30 medical services performed by general practitioners and for 100 services performed by medical specialists.

The document is available free from the Health Care Financing Administration, Reproduction and Printing Branch, Gwynn Oak Bldg. 1710 Gwynn Oak Ave., Baltimore, MD 21235.* [DOC = 307 pp (1-6)]

Northern Virginia Directory of Physicians (Excerpts). Falls Church, Virginia: The Health Systems Agency of Northern Virginia, 1979.

This document reports an extensive comparison of physicians in Northern Virginia. For each of the 635 physicians, it reports the different kinds of services provided, some indicators of the quality of service, and fees. Approximately 1,000 additional physicians are listed, but the addresses are unverified and no service information is provided.

The quality of service was assessed by several indicators, including availability to see patients, type of support staff at the physician's office, extent of tests available in the office, length of waiting time to see the physician, education, board certification, and affiliation with a hospital.

Data were collected by questionnaires mailed to physicians. Prior to mailing, the questionnaires had been partially filled in with information found in medical directories. Follow-up postcards were mailed to physicians who did not respond. Information to be published was sent to each physician for verification. A notable feature of this study is the reduction in physicians' reluctance to provide requested information by working with local medical societies and utilizing newspapers to publicize the project beforehand.

The directory indicates that physicians' fees in Northern Virginia vary substantially.

The document contains a glossary of medical terms, an index of physicians who speak foreign languages, and a description of public health departments and Health Maintenance Organizations.

Details of the study plan and copies of the major data collection instruments are included in the referenced document.

The document is available from CERN.* [DOC = 30 pp]

Proceedings Of A National Conference For Evaluating Competence In the Health Professions, November 11 & 12, 1976. New York: Professional Examination Service, 1977.

The document contains the proceedings of a conference on measuring competence in the health professions. The conference was designed to discuss two major issues: 1) present mechanisms of developing and assuring competence, and 2) the technical procedures, philosophical considerations, and ideological issues associated with the measurement of competence. The document includes papers and summaries of group discussions on these issues.

The document is available from the Professional Examination Service, 475 Riverside Dr., New York, NY 10027, for $10.00.* [DOC = 111 pp (1-25)]

Sehnert, Keith and Eisenberg, Howard. **How To Rate Your Doctor.** *Ladies Home Journal* 92 (October 1975):45-48, 50, 53, 149.

This document suggest several considerations for an individual rating the quality of a physician. These include whether he or she works in a group practice, has affiliation with a teaching hospital, is board certified or eligible, is recommended by other physicians or patients, and participates in continuing education programs.

The document suggests a rating system. Points are assigned depending upon the degree to which a physician meets each criterion. A rating is given according to the number of total points achieved. Explanations are provided for why the criteria fairly assess a physician.

The document is available from CERN.* [DOC = 6 pp]

Therous, Phyllis. **Doctor, It Won't Stop Crying: How To Find The Right Pediatrician.** *Washingtonian* 9 (May 1974): 189-196.

This document reports a comparison of pediatricians in Washington, D.C. For each pediatrician, it reports the different kinds of services provided and some indicators of the quality of service. The quality of service was assessed by several factors, including recommendations from parents, pediatricians, and hospital staff; affiliation with teaching hospitals; availability for an emergency; and philosophy of treating children and working with parents.

Data were collected by in-person interviews with hospital staff members, pediatricians, and friends or acquaintances of the author. The pediatrician listing is entitled "best seller" because it includes only the pediatricians whose names were often mentioned by the interviewers. An unusual feature of this study is its very subjective rating of physicians.

The study found over twenty pediatricians in the D.C. area who were highly recommended by other doctors and parents.

Details of the study plan and copies of the major data collection instruments are not available in the referenced document nor as supplemental materials.

The document is available from *Washingtonian*, Back Issues Dept., 1828 L St., NW, Rm. 200, Washington, D.C. 20036, for $1.20.* [DOC = 8 pp]

Vroman, Linda Graham. **Consumer Guide To Obstetric Care In Memphis.** Memphis, Tennessee: The Memphis Center for Reproductive Health, 1980.

This document reports a comparison of obstetricians and gynecologists in Memphis, Tennessee. For each obstetrician and gynecologist, it reports the different kinds of services provided, some indicators of the quality of service, and whether the fees fall into the low, middle, or high category. The quality of service was assessed by several measures including board certification, philosophy on childbirth and breastfeeding, procedures for delivering a baby, and length of time in practice.

Data were collected by questionnaires mailed to obstetricians and gynecologists. Those who did not respond to the first mailing were sent a second copy.

The study found that for prenatal care and delivery, fees ranged from $450 to $550, a price difference of 22 percent. The charges for Cesarean sections differed by as much as 41 percent, with fees from $550 to $775.

The document also provides a pregnant patient's bill of rights, a glossary of medical terms, a reading list, and some information on local hospitals.

Details of the study plan and copies of the main data collection instruments are included in the referenced document.

The document is available from the Memphis Center for Reproductive Health, 1462 Poplar, Memphis, TN 38104, for $1.00.* [DOC = 69 pp (25-55)]

What Does Society Really Want From Doctors? *Medical Economics* 55 (29 May 1978):53-149.

The document contains an excellent discussion about society's demands or expectations from medical services. The document reports a series of discussions by leaders in medical, consumer, business, labor, and government organizations. The primary topics are pressure group demands, information disclosure, accountability, costs, and availability of services.

The document is available from *Medical Economics*, Reader Service Dept., Oradell, NJ 07649, for approx. $2.00.* [DOC = 98 pp (53-11)]

PLANT STORES AND NURSERIES

Dale, Terry. **If You Don't Know Anything About Gardening And You Want To Do It Yourself, Here Are Twenty-One Good Green Ideas.** *Washingtonian* 12 (August 1977):118-122.

This document contains a general discussion about landscaping without professional assistance. Twenty-one ideas are offered on such diverse topics as nurseries, soil, watering, bamboo, conifers, yuccas, composting, slopes, mulch, and shade.

The document is available from *Washingtonian*, Back Issues Dept., 1828 L St. NW, Rm. 200, Washington, D.C. 20036, for $.75.* [DOC = 5 pp]

A Guide Through The House Plant Jungle. *MONEY* 4 (January 1975):36-39.

This document reports an interesting assessment of the overall service provided by plant stores in New York City. It reports on some indicators of the quality of the plants, and prevailing prices. The quality of the plants was assessed by examining the plants for healthy leaves and new stems, by checking for bugs or spots on leaves, and by inspecting the plants' root system.

Data were collected by purchasing 25 houseplants at a variety of stores around New York City to observe their condition. Many of the plants were found to have too many rocks in the soil (which rob the roots of nourishment), soil that was infested with insects, or root systems that were incomplete.

The article offers some tips on how to grow plants, discussing such matters as humidity, light, treatment for shock, fertilizer, insecticides, and water. Illustrations and descriptions of a few common household plants are included.

Details of the study plan and copies of the major data collection instruments are not available in the referenced document or as supplemental materials.

The document is available from *MONEY* Business Office, Time and Life Bldg., Rockefeller Center, New York, NY 10020, for $.75.* [DOC = 4 pp]

McElwain, Virginia. **A Consumer's Guide To Nursery Shopping.** *Horticulture* 55 (October 1977):42-43.

This document suggests several things that an individual should learn about nurseries before purchasing plants at one. It discusses the different kinds of services provided by nurseries and some ways to judge the quality of the service. It suggests that the quality of service be assessed by neatness and orderliness of the nursery; availability of information on planting; enthusiasm and knowledge of personnel; and checks with previous customers.

Advice is offered on how to talk with nursery personnel and how to select a tree or plant.

The document is available from *Horticulture* Magazine, Circulation Dept., 300 Massachusetts Ave., Boston, MA 02115, for $2.25.* [DOC = 4 pp]

Nurseries. *Washington Consumers'* CHECKBOOK 2, no. 3 (Spring 1980):29-48.

This document reports a comparison of plant nurseries in the Washington, D.C., area. For each nursery it reports the different kinds of services provided, several indicators of the quality of service, and price information. The quality of service was assessed by several measures, including an expert's examination of the quality and variety of plants at each nursery, customer ratings, the nurseries' guarantees, and results of state agriculture department inspections.

Data were collected by several means, including mailing customer questionnaires to CHECKBOOK magazine and *Consumer Reports* subscribers in the Washington, D.C., area, sending an expert to visit each nursery and make detailed observations of several pre-specified types of plants and trees, and telephone conversations with nursery staff.

The study found that the experts' ratings of the quality of the plants ranged from 61 to 92, the percentage of customers' rating of the quality of the plants as "superior"

**See page 2 for further information on acquiring documents and supplemental materials.*

ranged from 6 percent to 95 percent, and the price index scores varied by as much as 149 percent.

Details of the study plan and copies of the major data collection instruments are available in the referenced document and as supplemental materials.

The document is available from *Washington Consumers'* CHECKBOOK, 1518 K St. NW, Suite 406, Washington, D.C. 20005, for $5.65 (includes three other studies). Supplemental materials are available from CERN.* [DOC = 16 pp; SUP = 1 p]

Plant Stores: The Good, Bad And Awful. *Consumers Digest* (September/October 1978):36-39.

This document suggests several things that an individual should learn about plant stores before purchasing plants. It discusses several ways to judge the quality of the service. These include presence of educated salespeople who can offer useful advice, a store that is clean and not crowded; and a store that allows plants to acclimate to their new environment prior to displaying them. Consumers should be aware of rip-offs that some plant stores perpetrate. Selling partially-rooted plants, insect-infested plants, or yellow-leaved plants are some of these practices. A description of common insects to watch for on plants is included.

The document is available from *Consumers Digest*, 5705 N. Lincoln Ave., Chicago, IL 60659, for $2.00 (prepay).* [DOC = 4 pp]

PLUMBERS

Capotosto, John. **Basic Plumbing Repairs.** *Mechanix Illustrated* 68 (February 1972):88-91.

This document contains a good discussion about how to make simple plumbing repairs. The article outlines how to repair the following: leaky faucets, noisy faucets, frozen pipes, leaky pipes, leaky copper joints, leaky toilets, water hammering, and clogged cesspools. Simple explanations and detailed illustrations make the material an easy guide to follow.

The document is available from Mechanix Illustrated Editorial Office, Reader Mail Correspondence, 1515 Broadway, New York, NY 10036, for $3.00.* [DOC = 3 pp]

Day, Richard. **How Home Plumbing Systems Work.** *Family Handyman* 28 (April 1978):56, 58, 60, 62.

This document contains a general discussion about the home plumbing system. The article suggests that the home plumbing system is easy to understand and a homeowner can save much time and money by learning the system. There are two separate sub-systems, the water supply system and the drain-waste-vent system. A description of the parts that make up each of the two systems is included.

The document is available from CERN.* [DOC = 4 pp]

Plumbers. *Washington Consumers'* CHECKBOOK 1, No. 4 (Winter 1977):87-105.

This document reports a comparison of plumbing firms in the Washington, D.C., area. For each firm, it reports the different kinds of services provided, indicators of the quality of service, and two types of price index scores. The quality of service was assessed by several measures, including customer ratings, percentage of jobs that failed county inspections, number of complaints at local offices of consumer affairs, and complaint rate (number of complaints/number of customers who rated the firm).

Data were collected by several means, including mailing customer questionnaires to CHECKBOOK magazine and *Consumer Reports* subscribers in the Washington, D.C. area, mailing questionnaires to the plumbing firms, examining data at local building inspectors' offices, and having homeowners request price bids from each firm.

The study found that the percentage of customers who were satisfied with the overall performance of the plumbing firms ranged from 64 percent to 100 percent. The price bids differed by as much as 145 percent for a given job.

Details of the study plan and copies of the major data collection instruments are available in the referenced document and as supplemental materials.

The document and supplemental materials are available from CERN.* [DOC = 23 pp; SUP = 18 pp]

U.S. Department of Agriculture. **Simple Plumbing Repairs For The Home And Farmstead.** Washington, D.C.: Government Printing Office, 1972.

This document contains a good discussion about how to make simple plumbing repairs around the home and farm. The document provides instructions for repairing four fairly common plumbing problems: leaking water faucets and valves, leaking pipes and tanks, malfunctioning water closets, and clogged drains.

The document is available from CERN.* [DOC = 16 pp]

REAL ESTATE AGENTS

A Homebuyer's Guide To Settlement Costs. Washington, D.C.: Mortgage Bankers Association of America, undated.

The document contains a discussion on the nature and costs of the settlement process when purchasing a house. Federal law requires that the booklet be given out by lending institutions at the time of application for a mortgage loan (to finance the purchase of a one- to four-family residential dwelling). The disclosure/settlement statement is explained item-by-item. Practical information is given on the following: how to avoid some illegal settlement practices; whom to consult to verify the contents of the settlement; why escrow accounts are used; and what is required by the laws applicable to real estate purchases and settlements.

The document is available from Mortgage Bankers Association of America, Publications, 1125 15th St. NW, Washington, D.C. 20005, for $1.25.* [DOC = 12 pp]

Houston, Michael J. and Sudman, Seymour. **Real Estate Agents As A Source Of Information For Home Buyers.** *The Journal of Consumer Affairs* 2 (Summer 1977):110-121.

This document contains an assessment of real estate brokers as sources of neighborhood information. A study carried out in 311 nationally sampled neighborhoods asked neighborhood experts (school principals, church clergy, etc.) to provide information about their neighborhoods. Brokers' responses to these questions were compared to what the neighborhood experts had stated about the community's geography and services. The study found that real estate agents performed well as sources of generalizations about neighborhoods, but were somewhat less knowledgeable than some other experts about the characteristics of individual institutions within the neighborhood.

The document is available from the Journal of Consumer Affairs, American Council on Consumer Interests, 162 Stanley Hall, University of Missouri, Columbia, MO 65211, for $6.00 (plus postage).* [DOC = 6 pp]

How To Choose A Real Estate Broker. *Better Homes and Gardens* 52 (June 1974):12-15, 108, 109.

This document suggests several things that an individual should learn about real estate brokers before selecting one. It discusses the different kinds of services provided by real estate brokers, some ways to judge the quality of the service, and how to make meaningful comparisons of commission rates. It suggests that the quality of service be assessed by several indicators, including the total range of services offered, licensure of the broker, membership of the real estate office in a professional society, and attentiveness of the broker to the client. The different kinds of listings are described. These include exclusive, exclusive-agency, multiple or shared, and open.

The document is available from CERN.* [DOC = 5 pp]

How To Sell Your Own Home—With or Without a Broker. Washington D.C.: Consumer Information Institute, 1977, (Mimeographed).

The document provides a general discussion of how to sell a house. It is made up of instructional sheets on topics such as financing, listing information, recording and transfer charges, and common contingencies. It also provides examples of a sales contract, the federal tax form for sale of a personal residence, and a form for describing the house to prospective customers.

The document is available from CERN.* [DOC = 21 pp]

Jensen, Ronald W. **House For Sale By Owner!** *Consumers Digest* (May/June 1979):20-23.

This document gives step-by-step instructions on how an owner can sell his or her house without a real estate agent. Since real estate commissions range from six to seven percent of the house's selling price, many thousands of dollars can be saved. The basic steps for selling a house are: hiring a real estate appraiser, hiring an attorney, preparing the house for showing, preparing a property data sheet, making a "for sale" sign, advertising in newspapers, representing the house honestly to buyers, showing the property to prospective purchasers, and negotiating the sales contract.

The document is available from Consumers Digest, 5705 N. Lincoln Ave., Chicago, IL 60659, for $2.00.* [DOC = 4 pp]

Kass, Benny L. **Home Buyer's Checklist.** Washington D.C.: National Homebuyers and Homeowners Association, 1977.

This document contains a thorough step-by-step discussion of buying a home. It covers such topics as the contract, loan, settlement, title insurance, warranty, and taxes. Examples are given of a sales contract, a disclosure statement for a loan, and a Department of Housing and Urban Development disclosure/settlement statement. Definitions of frequently used housing terms are included.

The document is available from CERN.* [DOC = 29 pp]

A Report To The Colorado Real Estate Commission On Rental Location Agent Advertising Practices. Greeley, Colorado: Colorado Public Interest Research Group, 1979.

This document reports a major comparison of rental location agent advertising practices in Greeley and Boulder, Colorado. The advertising of one rental location service was observed by CoPIRG researchers to determine the authenticity of its content. The rental location service had offices in Greeley and Colorado; ads were followed in a local newspaper at each location. Daily advertisements placed by the rental location service were recorded and landlords of the listings were called to see if the ads reflected actual conditions and prices.

The study found that only 60 percent of the rental service's listings were actually available, that a substantial portion of the available ones were misrepresented, and that a correlation existed between low price and non-availability. The rental service tended to overstate the condition of the housing, overstate the number of available rental properties, and understate the rental prices.

Details of the study plan and copies of the major data collection instruments are available in the referenced document.

The document is available from Colorado Public Interest Research Group, University Center, University of Northern Colorado, Greeley, CO 80639, for $5.35.* [DOC = 67 pp (1-11)]

Wise Home Buying. Washington D.C.: Department of Housing and Urban Development, 1974.

This document contains a good discussion about how to go about purchasing a home. It discusses shopping for a house, inspecting a prospective purchase, and financing. A glossary of frequently used housing terms is included along with addresses for HUD's field offices throughout the nation.

The document is available free from the Dept. of Housing and Urban Development, Publication Service Center, Rm. B258, Washington, D.C. 20410.* [DOC = 40 pp]

**See page 2 for further information on acquiring documents and supplemental materials.*

ROOFERS

Good Application Makes A Good Roof Better: A Practical Guide On How To Apply Asphalt Shingles For Maximum Life and All-Weather Protection. Washington, D.C.: Asphalt Roofing Manufacturer's Association, 1974.

This document contains a good discussion on applying asphalt shingles to a roof. It also includes information on what the key points are in roof selection and application; what to do *before* applying asphalt shingles to new construction and over present roofing; and what to do when applying shingles. Detailed illustrations with measurements are included.

The document is available free from Asphalt Roofing Manufacturer's Association, 1800 Massachusetts Ave. NW, Suite 702, Washington, D.C. 20036.* [DOC = 24 pp]

A New Roof Over Your Head—Not A Simple Problem, By Any Means, *Consumers' Research Magazine* (April 1975): 28-31.

This document suggests several things that an individual should learn about several roofers before selecting one. It discusses some ways to judge the quality of the service, such as checks with previous customers to learn about the roofers' workmanship; checks of the length of time the roofer has maintained his or her business at one address (over one year at a local address is recommended); and adequacy of the roofer's insurance against injury to the workers, other people, and the property.

A list of questions is offered to aid the homeowner in determining whether a roofing job is necessary and how it should be done. Definitions of roofing terms and tips on purchasing shingles are included.

The document is available from Consumers' Research Magazine, Washington, N.J. 07882, for $2.00.* [DOC = 4 pp]

Putting A New Roof On Your House? *Family Handyman* 26 (June 1976):28-31.

This document contains a good discussion about services provided by roofers. Through step-by-step explanations and photographs, the article describes how a roofer puts on a roof and how a homeowner can tell when a roof has been applied correctly.

The document is available from CERN.* [DOC = 3 pp]

Roofers. *Washington Consumers'* CHECKBOOK 1, no. 4 (Winter 1977):19-37

This document compares roofing firms in the Washington D.C. area. For each firm, it reports the different kinds of services provided, indicators of the quality of service, and a price index. The quality of service was assessed by several measures, including customer ratings, number of complaints on file at local offices of consumer affairs and the Better Business Bureau, and complaint rate (number of complaints/number of customers who rated the firm).

Data were collected by several means, including mailing customer questionnaires to CHECKBOOK magazine and *Consumer Reports* subscribers in the Washington, D.C., area, mailing questionnaires to the roofing firms, and soliciting price bids on actual roofing jobs.

The study found that the percentage of customers satisfied with the overall performance of the roofing firms varied from 54 to 100 percent. Prices differed by as much as 213 percent.

The document also presents basic information on roofs, roof problems, and roof repairs. In addition, there is a discussion on how to contract with a roofing firm and how to get the most from the firm.

Details of the study plan and copies of the major data collection instruments are available in the referenced document and as supplemental materials.

The document and supplemental materials are available from CERN.* [DOC = 23 pp; SUP = 8 pp]

SCHOOLS—TRADE, TECHNICAL, BUSINESS

Arnstein, George E. **Bad Apples In Academe.** *American Education* 10 (August 1974):10-14.

This document discusses problems that the author feels are becoming more prevalent among all postsecondary schools—fraudulent and misleading advertising, misleading recruiting practices, degree "mills," unfair refund policies, and abuse of federal student financial aid.

The document is available from CERN.* [DOC = 4 pp]

A CalPIRG Study Of Vocational Schools. San Diego, California: California Public Interest Research Group, 1976.

This document compares postsecondary vocational schools in San Diego, California. For each school, it reports the different programs of study, some indicators of the quality of training, and costs at private schools. The quality of training was assessed by several measures, including drop-out rates, and job placement rates for some programs of study, student-teacher ratio, and overall school drop-out rate.

Data were collected by several means, including visits to the schools by researchers posing as prospective students, and examination of the Veterans Administration's Occupational Graduate Employment Reports.

The study found that drop-out rates ranged from zero to 88 percent and job placement rates of graduates ranged from 50 to 100 percent. Costs per hour of instruction at private schools differed by as much as 163 percent.

Some details of the study plan and copies of the major data collection instruments are available in the referenced document.

The document is available from CERN.* [DOC = 75 pp (1-42, 64-68)]

Check It Out: A Comparative Guide To New York State's Computer Schools. Albany, New York: New York State Consumer Protection Board, 1979.

This document reports an extensive comparison of computer schools in New York State. For each school, it reports the different kinds of services provided, indicators of the quality of training, and costs. The quality of training was assessed by several measures, including drop-out rate, job placement rate, content of the curriculum, adequacy of the equipment, and findings of various government agencies that monitor the schools.

Data were collected by several means, including mailing questionnaires to the schools, requesting copies of the syllabuses for each course for review by experts, and examining the records of several government agencies.

The study found large variations in quality. For instance, the percentage of enrollees who graduate and get jobs as programmers ranged from seven percent to 69 percent. Costs also varied substantially.

The document also provides general information on the different computer-related occupations, on how to finance training, on questions to ask when visiting a school, and on computer equipment.

Details of the study plan and copies of the major data collection instruments are included in *Checking Them Out* (a separate document annotated in this section).

The document is available free from New York State Consumer Protection Board, 2 World Trade Center, Rm. 8225, New York, NY 10047. [DOC = 76 pp (1-18, 31-33, 63-71)]

Checking Them Out: How To Prepare A Shoppers Guide To Vocational Training Programs. Albany, New York: New York State Consumer Protection Board, 1980.

This document describes how to prepare a shoppers' guide to evaluate vocational training programs. It tells how to collect information on the different kinds of training available, on several indicators of the quality of training, on costs, and on financial aid. The indicators of quality include drop-out rate, job placement rate, curriculum content, adequacy of the equipment, and findings of various government agencies that monitor the schools.

The document provides brief suggestions on: planning and scheduling, identifying institutions that provide job training in the selected occupational fields, designing questionnaires for data collection, tactics for getting schools to fill in questionnaires, other sources of information that can be used to cross-check schools' responses, and presenting the data. The document also includes copies of cover letters and questionnaires used by the New York State Consumer Protection Board when preparing *Check It Out: A Comparative Guide To New York State's Computer Schools* (annotated in this section of the bibliography).

The document is available free from the New York Consumer Protection Board, 2 World Trade Center, Rm. 8225, New York, NY 10047. [DOC = 25 pp]

A Comparative Guide To Allied Health Entry Level Jobs.) Albany, New York: New York State Consumer Protection Board, February 1981.

This document reports a major comparison of job training programs in the allied health fields throughout the state of New York. For each program, it reports the different kinds of services provided, some indicators of the quality of service, and costs.

The document is available free from the New York State Consumer Protection Board, 2 World Trade Center, Rm. 8225, New York, NY 10047.

El-Khawas, Elaine H. **Better Information For Student Choice, A Report Of A National Task Force.** Washington, D.C.: American Association for Higher Education, undated.

This document provides a substantial discussion on the use of information to help students select a postsecondary school. It discusses the kinds of information that are needed (information on costs and financial aid, academic offerings and requirements, and results of attendance), and how a school can provide such information.

This document is available from the American Association of Higher Education, Publications, One Dupont Circle, Suite 780, Washington, D.C. 20036, for $7.00.* [DOC = 64 pp (18-57)]

Hamilton, Jack A.; Jung, Steven, M.; and Wheeler, Jeanette D. **Improving Consumer Protection In Postsecondary Education.** *Journal of Consumer Affairs* 12 (Summer 1978): 135-139.

This short document lists 14 categories of potential postsecondary school abuses. The categories are unfair refund policies and practices, misleading recruitment and admission practices, untrue or misleading advertising, inadequate instruction programs, unqualified instructors, lack of necessary disclosure in written documents, inadequate equipment and facilities, lack of adequate job placement services and follow-up of graduates, poor student record keeping, instability in staff, misrepresentation of approved or accredited status, and financial instability. It suggests that students need and use intelligible information about these potentially abusive policies and practices when they consider schools at which to enroll.

The document is available from the Journal of Consumer Affairs, American Council on Consumer Interests, 162 Stanley Hall, University of Missouri, Columbia, MO 65211, for $6.00 (plus postage).* [DOC = 3 pp]

Hopkins, Charles D. **Data Sources For Vocational Education Evaluation.** Columbus, Ohio: National Center for Research in Vocational Education, 1979.

This document lists a large number of data sources which may be useful in evaluating vocational education programs. It covers sources of information on labor markets, skills, general education needed for various jobs, needed training facilities and equipment, staffing, and social impact. For each identified source of information it indicates the frequency of publication, and the geographic scope.

The document is available from the Government Printing Office, Washington, D.C. 20402, for $1.50. (#017-080-019-78-7).* [DOC = 32 pp]

**See page 2 for further information on acquiring documents and supplemental materials.*

How To Shop For A Vocational School. Albany, New York: New York State Consumer Protection Board, undated.

This document suggests things that an individual should check at several vocational training schools before selecting one. It discusses several ways to judge the quality of a training program, and things to know before signing a contract. It suggests that the quality of service be assessed by several measures, including licensing and accreditation; a visit to the school to observe classes, examine equipment, and speak with students; the program's completion rate; and the program's job placement rate.

The document is available free from the New York State Consumer Protection Board, 99 Washington Ave., Albany, NY 12210. [DOC = 2 pp]

Jackson, Gregg B. **How To Prepare Evaluative Guides To Job Training Programs.** Washington, D.C.: Washington Center For The Study Of Services, January 1981.

This document provides both a general discussion of various considerations in preparing evaluative guides to job training programs and a detailed explanation of how the author and his colleagues prepared *Where To Get Job Training In The D.C. Area—November 1980*. Copies of most of the data collection instruments and instructions for their use are included. There is also some information on the lessons learned when producing an earlier guide with the same title, and on the changes made in producing the second guide as a result of these lessons. Both of those guides are annotated in this section of the bibliography.

The document is available from Washington Consumers CHECKBOOK, 1518 K St. NW, Suite 406, Washington, D.C. 20005, for $1.00.* [DOC = 60 pp (approximately)]

Jackson, Gregg B. and Castelli, Stephanie. **Where To Get Job Training In The D.C. Area**—*November 1980*. Washington, D.C.: Washington Center for the Study of Services, 1980.

This document reports an extensive comparison of job training programs in the Washington, D.C., area. For each job training program in eight occupational fields, it reports the different kinds of services provided, several indicators of the quality of training, and costs. The eight occupations covered are auto or truck mechanic, bookkeeper, computer programmer, cosmetologist, dental assistant, drafter, registered nurse, and welder. The quality of training was assessed by several measures, including the percent of students who complete the program, the percent of graduates who get jobs in the field for which they have trained, average starting salary of the graduates, an equipment score, students' ratings of the instruction, number of complaints on file at several complaint handling agencies, and negative actions taken by regulatory agencies.

Data were collected by several means, including examination of the schools' catalogs, brochures, application forms, and enrollment agreements; interviews with the program administrators; review of the Veterans Administration's Occupational Graduate Employment Reports; review of the U.S. Department of Education's records; examination of the equipment; and administering questionnaires to samples of current students.

The study found that equipment scores for individual programs ranged from 33 to 100 points, the completion rates ranged from 10 to 99 percent, and the job placement rates for graduates ranged from 15 to 100 percent. Quality and price showed no substantial correlation. The document also includes general information on the eight covered fields, on what to do when visiting a school, on financial aid, on other places and ways to get training, and on common problems and what to do if they occur.

Some details of the study plan are available in the referenced document. Details of the study plan and copies of most of the data collection instruments are provided in Jackson, *How To Prepare Evaluative Guides To Job Training Programs*; that document is annotated in this section.

The document is available from *Washington Consumers'* CHECKBOOK, 1518 K St. NW, Suite 406, Washington, D.C. 20005, for $1.00.* [DOC = 89 pp (2-12, 83-87)]

Jackson, Gregg B. and Castelli, Stephanie. **Where To Get Job Training In The D.C. Area**—*January 1980*. Washington, D.C.: Washington Center for the Study of Services, 1980.

This document reports a major comparison of job training programs in the Washington, D.C., area. For each job training program in four occupational fields, it reports the different kinds of services provided, indicators of the quality of training, and costs. The four occupations covered are secretary, data entry operator, electronics technician, and TV and radio technician. The quality of training was assessed by several measures, including the percent of students who complete the program, the percent of graduates who get jobs in the field for which they have trained, the average starting salary of the graduates, an equipment score, a facilities score, students' ratings of the instruction, employers' ratings of the program, the number of complaints on file at several complaint handling agencies, and negative actions taken by regulatory agencies.

Data were collected by several means, including examination of the schools' catalogs, brochures, application forms, and enrollment agreements; interviews with the program administrators; review of the Veterans Administration's Occupational Graduate Employment Reports; review of the U.S. Office of Education's records; examination of the facilities and equipment; interviews with likely employers of the programs' graduates; and interviews with samples of current and recent former students.

The study found that the completion rates of individual programs ranged from 0 to 100 percent, that the job placement rates for graduates ranged from 67 to 100 percent, and the average starting salaries varied among programs by as much as $3,000 within a job field. The costs ranged from nothing to $4,970. Quality and price showed no substantial correlation.

The document also includes general information on the four covered occupational fields, on what to do when visiting a school, on financial aid, on other places and ways to get training, and on common problems and what to do if they occur.

Some details of the study plan are available in the referenced document. The authors of this guide produced a subsequent guide with the same title, but dated November 1980. It is also annotated in this section of the bibliography. That guide used more streamlined data collection procedures. Those procedures and copies of the data collection instruments are provided in a separate document by Jackson, *How To Prepare Evaluative Guides To Job Training Programs*, which is annotated in this section.

The document is available from *Washington Consumers'*

CHECKBOOK, 1518 K St. NW, Suite 406, Washington, D.C. 20005, for $1.00.* [DOC = 97 pp (3-13, 74-92)]

Jung, Steve M.; Gross, David E.; and Bloom, Naomi, L. **System For Collecting, Analyzing, And Sharing Information On Institutional Consumer Protection Practices: Regulatory User Guide.** Palo Alto, California: American Institutes for Research, 1976.

This document describes a system for collecting, analyzing, and disseminating information on the policies and practices of postsecondary schools. It focuses on information on refunds, advertising, admissions, instructional staff evaluation, disclosure by the school in its printed materials, student orientation, job placement services and follow-up of graduates, recordkeeping, instructional staff stability, representation of current approved or accredited status, financial stability, instructional programs, equipment, and facilities. For each of these topics, it presents a list of potential abuses, and then a set of questions to assess whether the abuses are occurring in a given school. It also suggests several alternative approaches for government regulatory agencies to collect and distribute the information.

The document is available free from the American Institute for Research, Publications Office, P.O. Box 1113, Palo Alto, CA 94302. [DOC = 91 pp (1-25, B1-B26)]

The Options Handbook: Communicating With Prospective Students About Postsecondary Educational Options. Washington, D.C.: The National Student Educational Fund, 1976.

This document summarizes the findings and recommendations of a major study of students needs for information when deciding about postsecondary education and choosing a school. The document identifies unmet student needs for information, sources of potentially useful information presently unavailable to students, and regulatory and dissemination changes that would improve information available to students.

The document is available from CERN.* [DOC = 49 pp]

Pucel, David J. **Longitudinal Methods As A Tool For Evaluating Vocational Education.** Columbus, Ohio: National Center for Research in Vocational Education, 1979.

This document briefly discusses longitudinal study designs for evaluating vocational education programs. It summarizes the basic approach and its advantages. It identifies some inputs, program processes, and outputs that should be assessed when longitudinally studying the programs.

The document is available from the Government Printing Office, Washington, D.C. 20402, for $1.30 (#017-080-01976-1).* [DOC = 26 pp]

Werdell, Philip R. **Course And Teacher Evaluation.** Washington, D.C.: United States National Student Association, 1974.

This document discusses student evaluation of courses and teachers. It outlines the rationale and history of such evaluations, alternative approaches to them, and tactics for implementing and publishing them. Half of the document is comprised of sample questionnaires and excerpts from published evaluations. Though the document focuses on college student evaluations of their courses and professors, it could be useful to those concerned with the views of other students.

The document is available from the United States Student Association, 1220 G St. SE, Washington, D.C. 20003, for $3.50.* [DOC = 106 pp (18-42, 49-75)]

Wolman, Jean M.; Campbell, Vincent N.; Jung, Steven M.; and Richards, James M. **A Comparative Study Of Proprietary And Non-Proprietary Vocational Training Schools, Volume 1 & 2.** Palo Alto, California: American Institutes of Research, 1972.

This document reports a major assessment of proprietary and non-proprietary postsecondary vocational training programs. It focuses on what the schools are like, what the students are like, what students gain by attending the schools, and how students differ between the two kinds of schools. Data are not reported by individual schools, but rather for schools with various characteristics. The document reports on the different kinds of services provided, some indicators of the quality of the service, and costs. The quality of service was assessed by several measures, including student-teacher ratios, the training and experience of the teachers, the percent of graduates who get jobs in the field for which they trained, and the difference in graduates' salaries prior to training and afterwards.

Data were collected by several means, including structured in-person interviews with school administrators, questionnaires administered to current students by school staff, and questionnaires mailed to recent alumni of the schools.

Details of the study plan and copies of the major data collection instruments are included in the referenced document.

The document is available from ERIC Document Reproduction Service, P.O. Box 190, Arlington, VA 22210, for $21.33 (#ED 067523-Vol. 1, #ED 067524-Vol. 2).* [DOC = 286 pp (117-122, A1-E17)]

STEREO REPAIR SHOPS

Stereo Repair. *Washington Consumers'* CHECKBOOK 2, no. 1 (Autumn 1978):45-63.

This document reports comparison of stereo repair shops in the Washington, D.C. area. For each shop it reports the different kinds of services provided, indicators of the quality of service, and prices. The quality of service was assessed by several indicators, including ratings given by surveyed customers, number of complaints on file at local offices of consumer affairs and the Better Business Bureau, complaint

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rate (number of complaints/number of technicians at the shop), the quantity and quality of the diagnostic equipment, and length of guarantee on the shop's labor.

Data were collected by several means, including mailing customer questionnaires to CHECKBOOK magazine and *Consumer Reports* subscribers in the Washington, D.C., area, mailing questionnaires to the repair shops, and having researchers posing as customers call the firms and ask for price and other information.

The study found that customer satisfaction with overall performance ranged from 55 to 100 percent, that the score on quantity of diagnostic equipment ranged from 55 to 100 points, that the price index for repairs ranged from $69 to $123, and that three of the six lowest-priced firms were among the best on the various indicators of quality.

Some details of the study plan and copies of the data collection instruments are available in the referenced document and as supplemental materials.

The document is available from *Washington Consumers'* CHECKBOOK, 1518 K St. NW, Suite 406, Washington, D.C. 20005 for $5.65 (includes two other studies). Supplemental materials are available from CERN.* [DOC = 23 pp; SUP = 13 pp]

TELEVISION REPAIR SHOPS

TV Repair. *Washington Consumers'* CHECKBOOK 2, no. 1 (Autumn 1978):9-43.

This document reports a major comparison of TV repair firms in the Washington, D.C. area. For each firm, it reports the different kinds of services provided, some indicators of the quality of service, and prices. The quality of service was assessed by several measures, including ratings by surveyed customers, number of complaints on file at local offices of consumer affairs and the Better Business Bureau, complaint rate (number of complaints/number of technicians working at the firm), completeness of the firm's diagnostic equipment, and length of written guarantee on the firm's labor.

Data were collected by several means, including mailing customer questionnaires to CHECKBOOK magazine and *Consumer Reports* subscribers in the Washington, D.C. area, mailing questionnaires to the TV repair firms, and having researchers posing as customers call the firms and ask for price and other information.

The study found that at several firms less than 40 percent of the surveyed customers were satisfied with the overall service; but at a few other firms 100 percent of the customers were satisfied. Price estimates given by the firms for several repair jobs resulted in price index scores differing by as much as 105 percent.

Some details of the study plan and copies of some major data collection instruments are available in the referenced document and as supplemental materials.

The document is available from *Washington Consumers'* CHECKBOOK, 15[illegible] NW, Suite 406, Washington, D.C. 20005, for $5.65 (includes two other studies. Supplemental materials are available from CERN.* [DOC = 37 pp; SUP = 14 pp]

FUNDRAISING AND SELLING PUBLICATIONS

Flanagan, Joan. **The Grass Roots Fundraising Book, How To Raise Money In Your Community.** Washington, D.C.: The Youth Project (1977).

This document is a comprehensive guide to fundraising for small community organizations. It offers step-by-step information on how to conduct approximately 35 different fundraising activities. Raffles, auctions, parties, television and radio marathons, direct mail solicitations, and other activities are covered. The philosophy behind community or grassroots fundraising is discussed, as well as the many benefits. Throughout the book references are made to other materials that can provide information on publicity and fundraising. Training programs and regional libraries on the subject are listed.

The document is available from National Office, The Youth Project, 1555 Connecticut Ave. NW, Rm. 501, Washington, D.C., 20036 for $5.75.* [DOC = 224 pp (21-57, 172-180)]

Folio: The Magazine For Magazine Management.

This magazine is oriented toward people interested in publishing magazines, newsletters, and other periodicals. It includes articles on such things as general management, selling subscriptions, editing, design, printing, and mailing.

The document is available from Folio Magazine Publishing Co., 125 Elm St., P.O. Box 697, New Canaan, CT 06840, at a $36.00 annual subscription rate.

The Grantsmanship Center News.

This magazine primarily provides information of interest to nonprofit organizations and state and local government units that seek funding for projects from charitable foundations and the federal government. It is published six times per year.

The publisher of this magazine, The Grantsmanship Center, also has a substantial list of booklets and reprints that are of interest to the same audience.

The document is available from The Grantsmanship Center, 1031 South Grand Ave., Los Angeles, CA 90014, at a $20.00 annual subscription rate.

Kiritz, Norton J. **Program Planning And Proposal Writing.** *The Grantsmanship Center News* (May/June 1979):33-79.

This document is an excellent guide to writing proposals requesting funding from charitable foundations and government agencies. It is fairly comprehensive, offers many useful examples, and is easy to understand. It describes the basic components of a good proposal and offers some sage advice on how to go about preparing a proposal.

The document is available from The Grantsmanship Center, 1031 South Grand Ave., Los Angeles, CA 90015, for $2.45.* [DOC = 47 pp]

Kurzig, Carol M. **Foundation Fundamentals: A Guide For Grantseekers.** New York: The Foundation Center, 1980.

This document is a comprehensive, easy-to-read guide for persons and organizations seeking funding for their projects from charitable foundations. It tells how to identify the foundations most likely to fund a given project, how to learn more about those foundations, and how to seek funding from them. The document provides step-by-step advice. Worksheets, checklists, and examples are included.

The publisher of this document, The Foundation Center, serves as a clearinghouse for detailed information on thousands of charitable foundations It publishes the *Foundation Directory*, the *Foundation Grants Index*, and other materials of interest to those seeking foundation funding for projects.

The document is available from The Foundation Center, 888 Seventh Ave., New York, NY 10106, for $4.96.* [DOC = 130 pp]

People Power: What Communities Are Doing To Counter Inflation. Washington D.C.: U.S. Office of Consumer Affairs, 1980:6-8.

The indicated pages of this document report on how a community group can raise money through individual solicitations from both large and small contributors and through various fundraising events. Strategies for bake sales, pot luck dinners, direct mailings, donation parties, auctions and fairs are discussed. Suggestions for how to locate large contributors and encourage their donations are offered.

The document is available free from People Power, Consumer Information Center, Pueblo, CO 81009. [DOC = 3 pp]

Washington Center for the Study of Services. **Demonstration Of Metropolitan Area Consumer Services Evaluation: Guide For Starting A Local Service Evaluation Magazine, Final Report.** Report to U.S. Office of Consumer Affairs, Washington D.C., 1975.

This document describes how to start a magazine that reports evaluations of local service firms. It is based on the experience of *Washington Consumers'* CHECKBOOK, a magazine devoted to such evaluations. The document covers information on studying the feasibility of such a magazine, evaluating local service providers, producing the magazine,

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and fulfilling subscriptions. The document includes sample budgets, results of a market survey, results of direct mail subscription solicitations using various mailing lists, sample data collection instruments, sample tables for presenting the data, and a sample printing bid request.

CHECKBOOK magazine was started in 1974. By 1980, it had about 20,000 subscribers. This document reflects the magazine's experience through 1975. The basic approach of the magazine has not changed since then, but some of its procedures have been refined.

The document is available free from the U.S. Office of Consumer Affairs, 621 Reporters Building, Washington, D.C. 20201. [DOC = 55 pp]

LIBEL LAW

Ashley, Paul P. **Say It Safely.** Seattle, Washington: University of Washington Press, 1976.

This book is designed as a guide for newspaper, magazine and book writers, radio and television broadcasters, advertising agencies, and others in mass communications. It provides a history of libel, definitions of libel, and explains absolute and conditional privileges in libel.

The document is available from the University of Washington Press, P.O. Box 5569, Seattle, WA 98105, for $11.50 plus postage.* [DOC = 248 pp]

Bower, Lindsay. **The Impact Of Defamation And Disparagement Law On The Operation Of Local Consumer Information Services.** Stanford, California: Program in Information Policy, Engineering-Economic Systems Department, Stanford University, 1978.

This document analyzes how defamation and trade disparagement laws affect consumer organizations that prepare and disseminate comparative ratings of local service providers. The document concludes that a consumer information organization is not liable for the publication or communication of false information if the organization is reasonably careful to avoid such a result, but nevertheless occasionally makes an honest mistake.

The document is available from Donald Dunn, Dept. of Engineering Economic Systems, Stanford University, Stanford, CA 94305, by written request to Professor Dunn with an explanation of planned use.* [DOC = 36 pp]

Morris, Clarence. **Modern Defamation Law.** Philadelphia: American Law Institute, 1978.

This short book is written for lawyers, but can be understood by others. It discusses the evolution of defamation law (the law of libel and slander) and its current state. There are separate chapters on "absolute" privileges, retractions, and suggestions for lawyers when counseling claimants.

The document is available from the American Law Institute, 4025 Chestnut St., Philadelphia, PA 19104, for $8.25.* [DOC = 90 pp]

Sanford, Bruce W. **Synopsis Of The Law Of Libel And The Right Of Privacy.** New York: Newspaper Enterprise Association, Inc., 1981.

This short, easy-to-read booklet briefly discusses libel law and rights of privacy. It covers the elements of libel, common types of libel, defenses, mitigating circumstances, and how to avoid libel lawsuits. Privacy law is covered in a similar manner. There is also an appendix of "red flag" words and expressions which can lead to a lawsuit if not carefully handled.

The booklet is primarily written for journalists, but is a useful introduction for others.

The document is available from the Newspaper Enterprise Association, Inc., 230 Park Ave., New York, NY 10017, after March 1981 for an unknown price.* [DOC = 40 pp]

PUBLICITY

Cutlip, Scott M. and Center, Allen H. **Effective Public Relations.** Englewood Cliffs, New Jersey: Prentice-Hall, 1971.

The book provides a substantial, but rather general, introduction to public relations. It covers the history of public relations, the process (fact-finding, planning, communication, and evaluation), and some special considerations for the various publics (employees, stockholders, the community, the general public, and the press).

The document is available from Prentice-Hall Publishers, Route 9W, Englewood Cliffs, NJ 07632, for $16.95.*

Hirsch, Glenn and Lewis, Alan. **Strategies For Access.** San Francisco: Public Media Center, 1976.

The document is a guide to accessing television and radio stations. It describes how to write a public service announcement, how to contact stations, and how to use the law to make sure an announcement is aired. The booklet reviews and interprets several applicable rules of the Federal Communications Commission.

The document is available from the Public Media Center, 25 Scotland St., San Francisco, CA 94133, for $4.00.* [DOC = 70 pp]

How To Get Access To News Media, A Guide For Citizens In Pierce, King And Snohomish Counties. Seattle, Washington: Metrocenter Y.M.C.A. and Western Washington Chapter, Society of Professional Journalists, undated.

The document provides a useful guide to getting newspaper, radio, and television coverage. It offers instructions on how to write news releases, major stories, and public service announcements; how to come across effectively on radio or television; and how to complain effectively about the mass media.

The document is available from Metrocenter Y.M.C.A., 909 Fourth St., Seattle, WA 98104, for $2.11.* [DOC = 38 pp]

If You Want Air Time: A Publicity Handbook. Washington, D.C.: National Association of Broadcasters, 1979.

This document contains a discussion of how public service organizations can use radio and television. Step-by-step explanations are provided on contacting the station, developing the announcement, and presenting the announcement on air. Suggestions on how to write television or radio announcements are given; sample announcements are included.

The document is available free from National Association of Broadcasters, 1771 N St. NW, Washington, D.C. 20036.* [DOC = 24 pp]

Martinez, Barbara Fultz and Weiner, Roberta. **Guide To Public Relations For Nonprofit Organizations And Public Agencies.** *The Grantsmanship Center News*, 1979:1-16.

This document provides a short but informative introduction to getting good coverage from the print media, and from television and radio stations. It includes a two-page annotated bibliography of other resources on this topic.

The document is available from The Grantsmanship Center, 1031 South Grand Ave., Los Angeles, CA 90015, for $1.25.* [DOC = 16 pp]

People Power: What Communities Are Doing To Counter Inflation. Washington, D.C.: U.S. Office of Consumer Affairs, 1980:9-13.

The indicated pages of this document report on various methods of publicity, including newsletters, posters, leaflets, television, radio, and newspapers. It gives a concise explanation of how to use each method effectively. Steps are offered for organizing a publicity committee, contacting media, and then working with media contacts.

The document is available free from People Power, Consumer Information Center, Pueblo, CO 81009.* [DOC = 5 pp]

RESEARCH METHODS

Backstrom, Charles H. and Hursh, Gerald D. **Survey Research.** Evanston, Illinois: Northwestern University Press, 1963.

This book is an easy-to-read and generally competent introduction to structured interviews (where the questions asked are on a questionnaire form and the responses are recorded on that form). Though it is written primarily for political science and sociology students, it could be quite useful to those doing consumer research. The focus is on in-person interviews, but much of the information is also applicable to telephone interviews. There are chapters on writing the questions, designing the layout and format of the questionnaire, planning and executing the interviews, and processing the data.

Note that point #3 on page 138, advising never to interview by telephone, should be disregarded. During the last fifteen years, many of the major research organizations in this country, as well as many consumer groups, have used telephone interviews quite successfully under certain conditions.

The document is available from the Northwestern University Press, 1735 Benson, Evanston, IL 60201, for $7.95.* [DOC = 192 pp]

Connell, Charles F.; Lawson, Sally A.; and Hausser, Doris L. **A Technique For Evaluating Interviewer Performance.** Ann Arbor, MI: Survey Research Center, Institute for Social Research, University of Michigan, 1975.

This document describes a sophisticated technique for comprehensively evaluating interviewer performance. It involves the coding and analysis of interviewers' behaviors while they are conducting interviews. Samples of the coding forms are included.

The document is available from Publication Sales, Institute for Social Research, P.O. Box 1248, Ann Arbor, MI 48106, for $6.50.* [DOC = 145 pp (1-30)]

Evaluating Consumer Services. *Teaching Tools.* Mt. Vernon, New York: Consumers Union, 1976.

The document outlines a study plan for teaching high school students how to evaluate consumer services. It presents conceptual information and suggestions for projects.

The document is available from Consumers Union, 256 Washington St., Mt. Vernon, NY 10550, for $1.00.* [DOC = 4 pp]

Evaluating Consumer Services. Washington, D.C.: Washington Center for the Study of Services, February 1981.

The Washington Center for the Study of Services is currently preparing a set of guides dealing with problems that commonly confront groups attempting to evaluate consumer service providers. Each guide's title will begin with "*Evaluating Consumer Services,*" followed by a subtitle indicating the specific topic.

The topics will be:

1) Special problems encountered by government agencies when attempting to conduct consumer service evaluations;
2) Special problems encountered by reporters, publishers, and station managers when conducting consumer service evaluations;
3) Problems in acquiring complaint data;
4) Problems in conducting consumer satisfaction surveys;
5) Problems in collecting reliable and comparable price data;
6) Problems in acquiring data that generally are only available from the service firms themselves.

Each document is available from Washington Consumers' CHECKBOOK, 1518 K St. NW, Suite 406, Washington, D.C. 20005, for $.50 through December, 1981. After 1981, each document is available from CERN.*

**See page 2 for further information on acquiring documents and supplemental materials.*

Heffer, Michael. **A Guide To Producing Consumer Shopping Surveys.** San Francisco: San Francisco Consumer Action, 1980.

This document contains extensive sugestions on how to implement consumer shopping surveys. It discusses choice of a subject, basic design of the survey, needed resources, analysis and interpretation of the collected data, release and dissemination of the results, and follow-up surveys. Details on how to duplicate four major studies are given in the appendices. The studies are: preparation of a physicians directory by the Cleveland Consumer Action Foundation; a cemetery survey by Americans for Democratic Action; a supermarket price survey by Larry Samuels and Barry Render; and a nursing home survey by Arkansas Consumers Research. The first three of these surveys have been annotated in this bibliography. (Refer to the Physicians, Cemeteries, and Food Stores sections.)

The document is available free from Office of Consumer Education, 400 Maryland Ave. SW, Washington, D.C. 20202 (not available until April, 1981).* [DOC = 122 pp (5-61)]

Huff, Darrell. **How To Lie With Statistics.** New York: W.W. Norton & Co., 1954.

This small book is a classic. It tells how accurate data and statistics can be used to misrepresent the truth. Despite the title, the author's orientation is towards teaching the reader how *not* to misrepresent the truth with statistics and how not to be fooled by reports with statistics. The book is written very simply and humorously. No mathematics beyond 6th grade arithmetic is needed to understand the discussions.

The document is available from W.W. Norton & Co., 500 Fifth Ave., New York, NY 10110, for $1.95.* [DOC = 142 pp]

Interviewer's Manual. Ann Arbor, Michigan: Survey Research Center, Institute for Social Research, University of Michigan, 1976.

This document is a manual for the training of interviewers, It is prepared by one of the best survey research organizations in the country. It explains some basics of survey studies and many useful details about interviewing. There are sections on the use of questionnaires in interviews, probing and other interviewing techniques, recording and editing the interview, and call-back strategies.

Though the document is primarily designed for the training of employees at the Survey Research Center, it could be useful in almost any effort to train persons to do structured interviews.

The document is available from Publication Sales, Institute for Social Research, University of Michigan, P.O. Box 1248, Ann Arbor, MI 48106, for $8.00.* [DOC = 152 pp (1-37)]

Mitchell, Glen H. and Mitchell, Mark L. **Conducting The Consumer Survey—A Primer For Volunteers With Special Sections On Interviewing And On Telephone Surveying.** Blacksburg, Virginia: Community Consumer Education Awareness Project, Virginia Polytechnic Institute, 1979.

This is a very brief introduction to consumer surveys. It provides an overview of the tasks involved in doing such surveys, but it lacks the depth and breadth of advice that would be needed by people who are actually undertaking surveys. Two forms of data collection, in-person and telephone interviews, are covered in somewhat more detail.

The document is available from the Department of Management and Family Development, 102 Wallace Annex, VPISU, Blacksburg, VA 24061, by sending $.60 in stamps and a self-addressed mailing label.* [DOC = 51 pp]

Readability Testing In Cancer Communications. Washington, D.C.: U.S. Dept. of Health, Education, and Welfare, National Institutes of Health, National Cancer Institute, 1979.

This little booklet explains a simple method for estimating the reading difficulty of any written material. It also offers several concrete suggestions on how to make written material easier to read. It can be used to determine whether reports of service provider evaluations have been written simply enough for the intended audience.

The document is available free from Office of Cancer Communications, National Cancer Institute, Bethesda, MD 20205.* [DOC = 40 pp]

Ross, Donald K. **A Public Citizen's Action Manual.** New York: Grossman Publishers, 1973.

This document contains guidelines for about 50 projects that can be conducted by citizen or public interest groups. Some of the suggested projects involving service evaluations are: how to do a bank interest survey, how to detect and correct fraudulent repair practices, how to investigate hospitals, and how to lower the price of prescription drugs. Some data collection methods are outlined. Resource organizations and people are listed for many of the projects.

The document is available free from Public Citizen, Inc., P.O. Box 19404, Washington, D.C. 20036.* [DOC = 255 pp (1-39, 70-112)]

Washington Center for the Study of Services. **Evaluating Consumer Services: A Guide For Assessing And Responding To Service Information Needs Of Low Income Consumers.** A Report for the U.S. Office of Consumer Affairs, Department of Health, Education, and Welfare, Washington D.C., 1978.

This document discusses how to prepare and disseminate evaluations of service providers in response to the needs of low-income consumers. It summarizes the approach used by the Washington Center for the Study of Services in two projects oriented toward low-income citizens. It discusses how to assess the service fields about which low-income persons most wish information. (In Washington D.C. during 1977, these fields included pharmacies, loans, car insurance, TV and major appliance repair, emergency rooms, savings accounts, checking accounts, doctors, and prepaid health plans.) Then it briefly describes how to compare service providers in four fields (pharmacies, personal loans, auto insurance, and TV repair shops). Lastly, it provides some guidelines on distributing the information to low-income citizens.

Copies of several data collection instruments and pamphlets prepared for low-income citizens are included.

The document is available free from the U.S. Office of Consumer Affairs, 621 Reporters Bldg., Washington, D.C. 20201. [DOC = 61 pp (1-23)]